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JOHN BULL

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The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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Waterman's Ideal Fountain Pen

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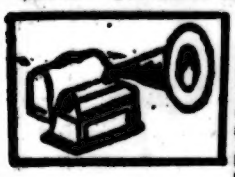

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THE STUDIO MURDER.

(See page 629.)

JOHN BULL.

Politics without Party—Criticism without Cant:
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Vol. V. No. 132. Saturday, December 12th, 1908. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor, or the Publisher, at 67, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.

All editorial inquiries MUST BE MADE BY LETTER.

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GAIETY THEATRE.—Manager, Mr. George Edwardes. LAST NIGHTS. EVERY EVENING, at 8, Mr. George Edwardes' production HAVANA, a musical play. Box-office open daily, 10 to 10.

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Boxing Day 1.30 and 7.30, and every day at 2 and 7.30. Telephone: 1004 Hop.

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

Heartfelt thanks to Mr. Marshall Hall, K.C., for his generous and sympathetic references at a Hackney Conservative Meeting to the proceedings against us. We have also to express gratitude to numerous other public men for expressions of sympathy and encouragement, including three from prominent members of the Opposition, and two from members of the Cabinet—who are apparently desirous of dissociating themselves from the dirty work of which we are the temporary victim.

Chelmsford is but the latest indication that the political tide has turned, or, to change the simile, that the pendulum has not only swung, but is now at right angles to the clock. How people laughed when we predicted a General Election next year! And how lonely we shall feel in our little corner in the next Parliament!

The Lords are rapidly justifying themselves. By throwing out the Licensing Bill they put themselves right with the People (capital P, Mr. Printer, please), and now they are taking the lead in the matter of the reform of the constitution of their own House. Their plan isn't quite so good as the one we suggested a few months ago, but it isn't bad. What an irony if the present Liberal reign should signalise the resuscitation of the House of Lords in the affection of the people!

A few years ago, we attended a meeting, in Hackney, to protest against Mr. Balfour's Education Act, and we heard a Nonconformist parson, Mr. Fleming Williams, declare that before he would pay a rate to support the working of such a measure he "would be damned first." The audience went into convulsions of enthusiasm, and, we believe, the rev. gentleman kept his word. At all events, we haven't heard much of him since. And now, it seems, the new "stalwarts"—we take the name from the Nonconformist press—are equally determined to face perdition rather than further compromise, and thus Liberal Education Bill No. 4 is doomed. Meanwhile, the cause of National Secular Education grows apace.

The decision of the Court of Appeal that a Trade Union is not entitled to make a compulsory levy on its members for the support of representatives in Parliament has fallen like a bolt from the blue on our good friends the Labour members, for as matters stand, it is not only that the salaries they have been receiving are illegal, but that all the sums previously received by them are liable to be claimed back. The case is analogous to that of the shareholders in a joint stock company who have been improperly paid dividends out of capital. What says Comrade Grayson?

Apropos the rejection of the Licensing Bill in the Lords, it is interesting to note that of the twenty-four bishops occupying seats in that assembly, only ten, or less than half, were sufficiently enthusiastic about the measure to trouble to come and vote for it. Perhaps Mr. Lief Jones, M.P., will bear this little fact in mind when next dividing those who do and those who don't support the Bill into the forces of heaven and hell.

Another echo of the Licensing Bill is the fierce attack now being made by the Socialist organ *Justice* upon the Parliamentary Labour Party, which is accused of having "allowed itself to be run by the Puritan wing of the Liberal Party," and being "a disgrace to organised Labour." Nor is this all, for our wrathful contemporary proceeds: "The only thing this Labour Party has shown any zeal for throughout its whole career has been coercive legislation, interfering with the private life and curtailing the few pleasures the working classes possess under their present conditions." And then, warming up to its subject, the Labour men are told that it is high time they were brought to book and taught their proper functions, instead of devoting all their time "to temperance, anti-tobacco, anti-gambling, and other fads that could be as well attended to by the local Nonconformist manufacturer as by representatives of Labour." We respectfully commend these criticisms, without, of course, adopting them to the serious attention of Mr. Arthur Henderson, M.P.

What says Mr. Asquith to the following letter from the Secretary of the Garw *Liberal* Club, of Pontycymmer, Glamorgan?

> My committee of above club wish to thank you for the gallant fight you have made against that obnoxious Bill—the Licensing Bill—and to inform you of their sympathy with you in face of this cowardly attack, by a cowardly Government. They intend watching the proceedings. We are very sorry to think that a Liberal Government should stoop so low, when you have only done your duty.
>
> Well, dear sir, you can rely on our good wishes for your beating them, and if needs be, something more practical.

What are we to think of a Government which is always ready to proclaim that the voice of the People is the voice of God, that all Governments are merely the humble instruments and servants of the People, while at the same time they roar with ironical laughter at the very idea of going to the country when all their

pet legislation is contemptuously rejected by the House of Lords? They are on the horns of a dilemma. Either their pet legislation does not commend itself to their masters, the People, in which case they are unfaithful servants and ought to resign; or else they are the mouthpieces of the nation, which must consider it intolerable that they should be overruled by a privileged and reactionary caucus, and in that case they have only to go to the country in order to come back fortified for the most desperate measures.

We quite admit the argument that the country must not be put to all the trouble and expense of a general election at the arbitrary whim of irresponsible partisans. But that is not the present position. A great constitutional change cannot be effected in a moment, and at least two general elections are undoubtedly necessary for the abolition of one of the estates of the realm. The issue in 1906 did not include the establishment of government by one Chamber only, and, if Mr. Asquith could now put that issue forward with any hope of victory, he would certainly be a fool if he refrained. As it is, he is merely carrying on politics as a game, the same old game which Whig and Tory statesmen have played with one another during several centuries. The time, however, may not be far distant when the great mass of workers will refuse to be treated as pawns in the pastime of their delegates. Then, perhaps, we shall see some fast and furious fun.

We direct the attention of the Home Secretary to the hard case of the motor 'bus drivers who have been deprived of their licences as the result of conviction for exceeding the speed limit—contrary to the undertaking given some time ago that this double penalty should not be inflicted. In many instances the offence has been of a purely technical character, whilst in others, there has been suspicion, to say the least, of arbitrary action on the part of the police. The result is that many of the most competent drivers are now standing down whilst their places are being filled by inexperienced men—and hence these frequent accidents.

Just as we are opposed to undue interference on the part of the State with the liberty of the subject, we equally object to clerical and priestly intervention. A very remarkable case illustrating the latter has just been brought to our notice. One of our readers, a Protestant, is engaged to a young lady who has been brought up in the Catholic Faith, and he is indignant at discovering that for some time past a priest (a perfect stranger to the lady) and a titled lady (also a stranger) have been sending his *fiancée* urgent appeals to break off the engagement. The priest's letter is of such an extraordinary character that we make no apology for reproducing it:—

> DEAR MISS,—I called at Mr. Wright's shop to make an appointment with you in order to see you about a marriage I hear you intend making with a Protestant young man. You appointed Thursday, but unfortunately I have not seen you. I hear that up to lately you have been a practising Catholic and loved your religion and its devotions. Now a young man has come across your path, and you are hesitating whether God or he is to have your heart. This young man does not love your religion, and will not consent to marry you in a Catholic church nor by a Catholic priest. Now you hesitate whether God and the Church are to be loved and listened to, and this young man to be given up. Think well before you decide to give God up for any creature. It is too terrible to do such a thing in cold blood, and expect happiness and a blessing on your future life. God is almighty, as well as all goodness, and He will conquer you in the end. You may fight with Him, but you will be beaten. The young man cannot supply you with the happiness which God will surely refuse you. Why should you let this man stand between you and God? God has to judge you at the end, not this man. God has to favour you or frown on you according to your deeds. Cannot God take the young man from you if He likes, or take you from the young man, as He has done with many others, just as they thought they were going to be happy? Ah! it is fearful to fly in the face of God and to wound the sacred heart of Jesus with a dreadful mortal sin.
>
> Moreover I come now to tell you the worst part of your folly. Although, by the law of the land, you may marry this young Protestant, *if you are not married by a Catholic priest*, before God it will be *no marriage*. So that you will, in the face of the Church, and before God, be only living in sin with this man, until a priest blesses your wedding. So you see now what you are laying yourself open to. It is no use to say you don't believe it. It is true all the same. If, in spite of the fatherly warning I now give you, you will go headlong to your ruin, then whom will you have to blame? For God's sake stop and think, and leave this young man to get some Protestant girl, as he is so opposed to our religion. Nothing can take the place of your dear religion. All the men in the world cannot be compared to it, much less he. For Mary's sake reflect, dear child, and reflect and resolve. Come and see me soon.—Yours faithfully,
>
> J. A. FOX, O.S.B.
>
> St. Augustine's, Ramsgate, November 3rd, 1908.

Not satisfied with the vigour of this appeal, the worthy priest appears to have invoked the aid of the Dowager Viscountess Southwell, who writes to the young lady's business address, enclosing a stamped post-card for reply, as follows:—

> DEAR MISS,—I write to ask you if you will come and see me one day at the hour that suits you best. I will enclose a postcard so that you may tell me and then I shall be sure to be at home. Perhaps you will also give me your private address? Hoping for a reply soon.—Yours faithfully,
>
> CHARLOTTE M. SOUTHWELL.
>
> Rostrevor House, Grange Road, Ramsgate.
>
> November 4th, 1908.

We are not surprised that the young man felt indignant at this interference in his love affairs, and accordingly wrote to Father Fox demanding an apology for what he considered to be "an intimidating and blasphemous letter." Up to the present, however, he has received no reply. We cannot believe that the priest's conduct in this case would have the approval of his ecclesiastical superiors.

It is not surprising that the vicar of St. Paul's, Winchester, wholly disapproves of the public appeal of Admiral Ranier to bridge players that they should celebrate the Queen's birthday by sending one-twentieth of their winnings to him in aid of the church building fund. This being so, he will doubtless return any moneys which may be sent in response to the gallant and devout admiral's appeal. True, some vicars raise funds by means of lucky tubs, and to our knowledge one at least has gathered in the postal orders by setting his parishioners the task of completing a Limerick; but if this Winchester vicar were to receive winnings at bridge for the restoration of his church, there is no telling where the newer style of ecclesiastical begging would end. Probably other incumbents would solicit in honour of the King's birthday the winnings of persons who were lucky at Monte Carlo, while others would call for winnings at ha'penny nap to celebrate the birthday of the Prince of Wales. The line must be drawn somewhere; and, with all respect, we suggest that it shall be drawn at raffles.

AN INTERESTING ANAGRAM:

HORATIO W. BOTTOMLEY, M.P.

"O, MY—WHAT, I PLOT TO ROB 'EM?"

Christmas is coming, and the sign thereof is that several Boards of Guardians have already begun to consider whether the inmates of their workhouses shall celebrate it in beer or teetotal refreshment. At a meeting of the Barrow Guardians the other night a le ter was read offering thirty-six gallons of beer to aid the Christmas rejoicing of the workhouse inmates. By a majority of two the beneficence was declined. "I abhor drink with all the hatred I can," said one of the protesting Guardians. "What has brought these people into the workhouse? Drink." He rather reminds us of the late Father Murphy's address to his flock. "What is ruinin' yer homes? Dhrink. What makes yer not pay yer rint? Dhrink. What makes yer shoot at yer landlords? Dhrink. And, faith, what makes yer miss 'em? Dhrink." On the whole it does seem rather a pity that on one day in the year those workhouse inmates who would be grateful for a glass of beer should be deprived of it by the action of teetotal Guardians, even when the entertainment involves no public expense.

Military pickets have always been gall and wormwood to the British soldier. That he could not walk about the streets without being spied on or hauled up by these military police was an insult which he keenly felt, and often forcibly denounced. At Aldershot the pickets are now to be withdrawn, thanks to the trustful commonsense of General Smith-Dorrien, the General Officer Commanding-in-Chief. Probably he could have done nothing in the whole range of home-soldiering which would have won him more lasting popularity with the men under his command. He has put them upon honour to behave themselves not only as soldiers with the reputation of their regiments, but as men with their reputation to maintain as citizens. Picket duty was not only distasteful to many of the men engaged in it, but it put into their hands a power not always used with discretion, and sometimes with a great deal of unfairness. If a picket had a grudge against a comrade it was not difficult to make a case against him; if he had an incentive to get one out of a scrape, or let him down easily, it was easy for him to do so. In every respect the picket system was bad for the troops, and we shall hope to see it soon abolished altogether from the British Army.

The Irish are a queer people. Knowing that Erin, ever tearful, suffers in common with the rest of Britain from hard times, it gave us something of a thrill to read in a leading Irish paper the announcement that there was to be held, in the Pillar Room of the Dublin Rotunda, "a Grand Subscription Ball," under the most distinguished patronage, "in aid of a most deserving Dublin philanthropic work." Here, we thought, is proof that the great heart of the rich in Ireland still beats true for the poor; the aristocracy are going to dance that the destitute and hungry may be fed. Alas, the thrill was soon turned to shock; for in another issue we discovered that this Grand Subscription Ball, "in aid of a most deserving Dublin philanthropic work" was really "in aid of the Dublin Home for Starving and Forsaken Cats," and that among the distinguished ladies who had promised their assistance were the Marchioness of Headfort, the Countess of Limerick, the Countess of Liverpool, Lady Ardilaun, Lady Clonbrock, and Lady Atkinson. The gratitude of the poor toms and topsies of Dublin should be unbounded.

There is at least one Suffragette who seems to have had enough of martyrdom. "Suffragette leaving Holloway on 28th inst.," she advertises, "desires post as secretary, or would undertake typewriting at home." She has fought the good fight against the policeman on the beat, and now, weary of the battle, she yearns to click the clack in the peace and silence of her home. In that yearning she has our sympathy, and as soon as she is able to enter her new sphere of labour, she shall have our congratulations.

In his Edinburgh speech Lord Rosebery ridiculed "the trend of legislation in the direction of government by Boards." But as this is a world where one has to be governed by something or other, we would as lief be governed by boards as by bunkum. Lord Rosebery told his audience that he was ready to take into serious consideration the question of putting himself under a Board to consist of two members at £1,000 a year and a chairman at £2,000 a year. The idea is good of its kind, and considering the trouble and anxiety the Board would have with him, it cannot be urged that the salaries proposed would be excessive. There have been moments in the career of his lordship when a Board would have governed him a great deal better than he was able to govern himself. For one thing, it would have taken care to supply him with a few fixed principles.

Hard upon what we said in our open letter to the Grimsby magistrates the other day in regard to their severe sentence on an out-of-work for sleeping under a wagon, comes a sad story from Ireland. We recalled to them that if a reverse of fortune were to strip them of their worldly possessions they might find themselves in the position of the Leicestershire agricultural labourer whom they had sent to prison. A few years ago Mr. Armitage Eglantine Humphreys, J.P., a man of large fortune, occupied so prominent a position in the social and magisterial life of County Cavan in Ireland that he had the honour of entertaining the late Empress of Austria. The other day he was evicted from his home, Lisagoan House at Ballyhaise, for non-payment of rent, the contents of twenty-eight rooms being thrown into the mud and rain. It must not be thought that any suggestion of retribution is here made in this case. It may be that Mr. Humphreys has been, and is one of the justest justices in all Ireland. We refer to it only to emphasise the truism, so often because so easily forgotten by Grimsby and other magistrates who deal hardly with the poor and destitute, that none of us, no matter what his station, has a Providential guarantee against adversity.

It would have been a wholesome corrective to have had the opinion of the late George Jacob Holyoake, one of the early pioneers of the Co-operative movement, on the greedy and grasping policy of some latter-day phases of co-operation. As an instance of the way in which many of the societies treat their employés, consider a recent advertisement of the Boston Co-operative Society. It announces annual sales of £40,000; yet it advertises for a "general cashier" who must be "a smart man," "able to work with slight supervision," hold "a Co-operative Union certificate in book-keeping (third stage)," and be willing to accept a salary of—30s. a week. It need not be pointed out that a good bricklayer would turn his nose up at the money.

Among the numerous things which His Honour Judge Willis does not appreciate is Latin in the wrong place. A witness in court having spoken of his *mater*, His Honour rebuked the young man from the deepest deeps of his rhapsodic soul. "Oh," said he, "give up the Latin, and call her mother. There is no sweeter word in our language—so consecrated by time." Unfortunately, His Honour is not quite up to date in his acquaintance with the best two-and-elevenpenny dictionaries. There is a sweeter word in the language, and that is molasses. Having thus corrected His Honour, we take leave to offer our appreciation of his excellent sentiments. The young man who calls his

mother his *mater* is more grievously open to censure than if he called his mother his ma.

From Judge Willis to His Honour of the Barnet County Court. A Bloomsbury bookmaker went into an East Finchley hotel accompanied by his wife. In that place of refreshment was a parrot. The parrot flew on to the shoulder of his wife, and, when he attempted to remove it from the too-familiar perch, the bird bit him. Blood-poisoning ensued, and he claimed £50 from the proprietor as damages. Counsel submitted that parrots are legally wild birds, a learned professor added that they had been caged since the days of Robinson Crusoe, and His Honour gave a verdict for the defendant in the absence of independent evidence as to the general habits of this particular Polly. It is a doubtful decision, and we can see a fine outing for the lawyers all the way from Barnet to the House of Lords. Unquestionably parrots are vicious birds. If they like the look of you, they will graciously permit you to scratch their heads and address them in terms of endearment; if they don't like you, they will bite, and bite hard. That being the general characteristic of all parrots, they should not be allowed out in mixed company, except at the sole responsibility and liability of the owner for any damage to individuals thereunto appertaining or ensuing.

We read that all the clergymen in eight American towns have been offering up special prayers for an increase of the duty on zinc. If the consumers of that commodity have a proper belief in the efficacy of prayer, it is clearly their bounden duty to offer up retaliatory petitions to heaven. If this system becomes popular, we can anticipate the day when bookmakers and backers will engage in contradictory devotions in the ring.

We note the birth of a new periodical called *The English Review*. It is edited by a gentleman of the eminently English name of Hueffer, and numbers among its contributors that notorious Englishman, Count Tolstoi.

We are informed that the much-boomed toy-railway, which the King presented to Prince Olaf, was made in Germany. What have the loyal Tariff Reformers to say to that? For our part, we are quite indifferent where His Majesty buys his presents, but we would respectfully implore him not to ask the child over too often.

The *Birmingham Express and Star* is evidently an aristocratic paper, and possesses original notions about the value of human lives and limbs, as is evidenced by the following paragraphs:—

> Sir C. E. Shaw, Bart., M.P., stood in danger of meeting with a serious accident in Fryer Street about 10 o'clock this morning.
>
> Window-cleaners were at work at the Sir Tatton Sykes, and one of the tall ladders was placed on the incline at the top of Fryer Street, blocking the footpath, and in danger of sliding on the wet paving down the steep incline.
>
> The hon. baronet came walking briskly round the corner from Lichfield Street, and had to pull himself up sharp to avoid a collision with the ladder.
>
> Sir Charles gave a sharp look at the man on top, and took note of the dangerous position of the ladder both to the man and pedestrians, and then passed on.

Note the horror at the bare possibility of the baronet being injured by the fall of a window-cleaner and the utter unconcern as to the fate of the wretched worker up aloft. Note also the nice distinction between "the man" and "pedestrians," as though the latter were necessarily of superior clay. This is a fine instance of what Jim Crow calls Brummagem patriotism.

It is noticeable that Mr. Montague Sharpe, the deputy-chairman of the Middlesex Sessions, has been again distinguishing himself in the seat of judgment. "So they threw you into the water?" he asked a witness the other day. "Yes," was the reply. "And you got wet?" was his next question. "Yes," said the witness. This was obviously an error of judgment on the part of the deputy-chairman. What he should have asked the witness was whether he got dry.

Royal Commissions are a recognised way of shelving difficult problems. The Police Commission, for instance, did a bit of whitewashing, but there have been no practical results. Now we find that the Royal Commission on the care and control of the feeble-minded cost £19,667, and there has been very little said about it; while another Commission, on London traffic, reported as far back as 1905, and is only coming into prominence now, on a supplementary report by the Board of Trade! Sir Herbert Jekyll and his colleagues at the Board of Trade favour the appointment of a permanent body to give continuous attention to the subject in all its branches. Certainly the London County Council has enough to do already, and as its jurisdiction does not extend beyond the Metropolitan area, and the needs of Greater London must also be met, an independent body would seem to be preferable. In any case the cry for proper regulation is imperative.

Apropos our recent article on Sir Hector Macdonald and his double, it is interesting to learn that his only son has adopted engineering as a profession, and is working in the great establishment of Messrs. Armstrong, Whitworth and Co., at Newcastle. This company has paid as much as £20,000 a week in wages, and to see the stream of workers pouring out of the gates and flooding the adjoining streets is one of the sights of the Northern city on the banks of "coaly Tyne." We have it on the authority of Lord Guthrie, one of the judges of the Court of Session, speaking at a school reunion at Perth, that young Hector Macdonald is a "chip of the old block." We wish him every success.

The case of the deserter from the Grenadier Guards, stationed at Caterham, heard in the Croydon Police Court the other day, seems to call for investigation by Mr. Haldane. The man told the magistrate he broke out of barracks because he did not get enough food. He added that all the men complained, and that while he was willing to stay in the Army if he were properly fed, he would not do so otherwise, "not even if he were shot." That statement is, of course, *ex parte*, and it is not possible for us to say how much or how little truth may be in it. What is clear is that if the rations served out to the Guards are inadequate, they must be improved. We may stop the people's drink, but we must not rob Tommy of his "vittles."

The elevation of the Right Rev. Cosmo Gordon Lang to the see of York (and £10,000 a year) is still the subject of comment. If it were merely that a Liberal Government had appointed a Tory to the Archbishopric we should have had not a word to say against its going to Dr. Lang, without forgetting that if a Tory Government had been in power and Dr. Lang had been a Liberal, he would still have been labouring in Stepney as a Suffragan. But there are several men with greater claims on this salary of £10,000 a year than Dr. Lang has, because they have greater claims to the gratitude of the masses of the people, and are in more in active sympathy with human problems and the modern developments of religious thought. What the Church needs to-day is less theology and sectarian prejudice and more humanity. To bring in the people it must go out to the people. Certainly the Archbishopic of York offers a magnificent opportunity to a prelate who is

not afraid to take a visible part as a leader of men in those battlefields of the nation where the social, political and industrial problems of the time are fought out to an issue with privilege, injustice and wrong. We fear, while hoping not, the new Archbishop will simply be another Tory in the House of Lords, of the Church churchy.

One of the Canadian papers utters plain truth for those British manufacturers who think that the mere fact of their making and selling British goods should secure orders in external markets. As our contemporary points out, sentiment and business are not to be mixed. "It is no use for British manufacturers to expect Canadians to buy of them solely because they are British, if American manufacturers supply the right article made to meet the Canadian market." Over and over again it has been proved that in Colonial as in foreign markets the British drummer is everlastingly trying to sell, not what the natives specially want, but what he thinks they should want; whereas the American and Continental drummer will sell them whatever they want, if by any means his firm can make it, or alter what he has to suit. The British manufacturer says to all the world, and never seems tired of saying, "These are the goods I make, and these are the goods I have to sell. Take 'em or leave 'em." In hundreds of external markets the natives take him at his word. They leave 'em.

PERSONALITIES.—I.

Said a gentleman known as Hall Caine,
"My motives aren't merely for gain;
But the big run of 'Pete'
Has been so complete
That it's knocked 'em, I think, at the 'Lane.'"

OUR GREAT CHRISTMAS-BOX SCHEME.

For full particulars of this scheme, see page iii. of cover.

"John Bull's" Biscuits.

For dropping its fourth Education Bill,
THE GOVERNMENT
TAKES THE BISCUIT.

For the following advertisement in the "Lincolnshire Chronicle": "Saxilby.—Notice.—It is reported that I, Charles Hudson, waggoner for Mr. G. Brown, Haddow Farm, set fire to his stackyard on Sunday night last, the 8th of November. If any one can prove me guilty I shall come on them for damages."
CHARLES HUDSON
TAKES THE BISCUIT.

For stating that "the very latest hat, instead of having an enormous brim, will have a brim as narrow as the large hat's brim was wide."
THE DAILY MIRROR
TAKES THE BISCUIT.

For stating that two fishermen "succeeded in getting into the boat, which was bottom up."
THE BIDEFORD GAZETTE
TAKES THE BISCUIT.

For referring to "a single woman who applied for a separation from her husband."
THE GRIMSBY TELEGRAPH
TAKES THE BISCUIT.

For stating that the late Mr. Harry Barnato "was a widower, and leaves a widow and one daughter."
THE DAILY CHRONICLE
TAKES THE BISCUIT.

For heading with the word "Sporting," the account of two ladies being hurled over a cliff, and the announcement of the death of an hotel-keeper.
THE SOUTH WALES DAILY POST
TAKES THE BISCUIT.

For stating that Sir Harkirsandas Navotamdas, who served as Sheriff of Bombay, "was made a knight in 1909."
THE WESTMINSTER GAZETTE
TAKES THE BISCUIT.

For stating that "one of the most enjoyable Saturday afternoon concerts held in Retford was given on SUNDAY week."
THE RETFORD & WORKSOP HERALD & LEADER
TAKES THE BISCUIT.

For stating that "none of the grace of the Marche Solennelle was fully expressed and the organist's efforts won cordial approval."
THE MORNING POST
TAKES THE BISCUIT.

For stating that when the galleries in the House of Commons were empty, "the debate was conducted in silence."
THE DAILY EXPRESS
TAKES THE BISCUIT.

For stating that the Corporation of Manchester "are proposing to spend upwards of £0,000 in relief works of a permanent character."
THE DAILY MAIL
TAKES THE BISCUIT.

For stating under the heading "Her Tenth Appearance" that a woman "who did not appear, was charged with being found drunk."
THE BRIDGWATER MERCURY
TAKES THE BISCUIT.

For stating that, at Earl's Court, "the admission is only sixpence, with season tickets for 7s. 6d. (or 17s. 6d. for those providing their own skates)."
WHAT'S ON
TAKES THE BISCUIT.

BOTTOMLEY v. THE CROWN.

How the Fight is Going. Our Editor a Raging "Favourite."

BY AN ONLOOKER.

At first sight, dear reader, you will think that I have made a mistake in the title of the case; but I really haven't. Of course, in the law books and the other reports it will be called Rex *v.* Bottomley, but that is a misnomer. The positions of the parties have already been reversed, and Bottomley has assumed the rôle of prosecutor—and I have accordingly adopted a new title for the case. The transformation has been as sudden as it was dramatic. But it has been complete.

The Opening Scene.

It was a few minutes past eleven on Tuesday morning, December 1st—in dull and somewhat penetrating weather—that the fight began. We were all there—in the quaint old South Court of the Guildhall, said to have been the Court in which Dickens located the famous trial of *Bardell* v. *Pickwick*. The presiding magistrate was Alderman Sir George Smallman, who, if I mistake not, conducted the preliminary investigation a few years ago in a great *cause célèbre* which had a tragic end in the Law Courts. The jury box was crowded with pressmen, each wearing that expectant expression which always heralds a big case; an usher flitted about, indicating the places assigned to the legal and other gentlemen concerned in the proceedings; all the public benches were packed like sardine boxes, and two stalwart policemen at the door kept back a surging throng clamouring for admission. In the front row of counsel's benches sat a formidable group of forensic warriors—Horace Avory, K.C., nervous and restless, with R. D. Muir, stolid and solemn—for the prosecution; F. E. Smith, K.C., M.P., rising hope of the Tories, pride of Liverpool and envy of the Bar, with W. A. Casson, subtlest of lawyers, and G. W. H. Jones, a rapidly rising junior—for two of the defendants; Hemmerde, K.C., M.P., the handsome and brilliant young "silk," who, with "F. E.," is always cropping up in big cases, with Leslie Scott, who earns more than almost any other junior at the Bar—for another defendant; and behind them several rows of "devils," with the usual sprinkling of young barristers, keen on picking up a few wrinkles in the art of their profession. Then, beneath, sat the various solicitors, prominent amongst them being Mr. A. E. Dunn, the Liberal M.P. for Exeter, who represents the whole of the defendants and is devoting himself with something much more than ordinary professional zeal to the case. But whilst all these elements went to make up an interesting picture, everybody's eyes were turned in one direction—to the end of that seat fronting the magistrate. There sat the most picturesque figure of the group—the chief defendant, calm, confident, determined, the bulldog head and face indicating the tenacity and pluck which has made the man what he is. There he sat—a wonderful personality. "Who's Who" describes him as the best lay lawyer in the country. I doubt if many could teach him law—I am certain no man at the Bar can approach him as an advocate. We shall see. There he sat—his own counsel, utterly undiscouraged and apparently indifferent. And now the case begins.

The Charges.

Mr. Avory rises, in a hushed court, and tells us what the charges are. Stripped of all legal jargon, the case for the prosecution is that Mr. Bottomley conspired with a clerk and the secretary and the auditor of the Joint Stock Trust and Finance Corporation, of which he was chairman, to appropriate to either his own use or the use of the company moneys and securities—the allegation being that certain debentures sent to the office of the company to be dealt with in a particular way were not so dealt with; that he was party to the publication of false statements, *i.e.*, that there was a quotation for certain shares, when, it is alleged, there was no *bonâ fide* price at all, and that the nature of certain "stock operations" was misrepresented; that he was party to the destruction of books and documents belonging to the company; and lastly, that he was party to the duplication and over-issue of shares of the company. Mr. Avory summarises the various charges in technical language, with references to the sections of the Acts of Parliament under which they are brought, and then proceeds to elaborate and explain them. He is calm and incisive; he speaks slowly and deliberately, and is evidently weighing every word. Only twice does he descend to anything of the "gallery" order. Once he speaks of certain sums having been "traced" to Mr. Bottomley. "Why do you say 'traced'?" quietly interposes that gentleman. "Aren't all the items entered in the books of the company?" And for the moment the K.C. is ruffled. "I mean what I say" is the somewhat ungraceful reply. Later, the subscribers to the stock operations are spoken of as "poor deluded people," and "They don't say so themselves," chimes in that smooth voice from the well of the court. On the whole, however, no serious fault can be found with the opening. It was lucid, precise, unemotional, and when the famous K.C. resumed his seat we all turned again to the principal defendant to see what effect the indictment had had upon him. He was quietly writing some telegrams—and I hope I am guilty of no very unworthy confession when I say that I saw the wording of them: "*Nothing in charges. A walk-over.*" And there is the index to the man's attitude throughout the case.

The Evidence.

Then came the first witness. Now, one usually assumes that, apart from merely formal evidence, the first person called in a Treasury case is one upon whose testimony much turns, and consequently we were all attention when Mr. Muir rose and called "Mr. Levie"—whom we were at once enabled to identify as a late clerk of the company's and evidently the individual to whom Mr. Avory had referred, in his opening, as being able to testify to various important incidents. A pale-faced young man, of strong Hebrew features, Levie proceeded to tell his story—the main points in which were that he had overheard a conversation between two of the defendants—Fewings and Stevenson—about Bottomley's "dirty work"; that a clerk named Davies had told him that Bottomley had asked him to make a false statement about the missing books, and that he, Levie, had repeated this to Fewings, who said, "If that is true, Bottomley is a scoundrel"; that he, Levie, had expressed the opinion to Fewings that the capital of the company had been issued three times over, to which Fewings replied, "More like six times"; that he had, after this, witnessed two transfers out of Stevenson's name for 25,000 and 40,000 shares respectively; that he had personally assisted Fewings to destroy certain documents belonging to the company; that, on one occasion, Bottomley had sent him out to lunch early, and that when he returned he saw a fellow-clerk taking away parcels of books.

A Relentless Cross-Examination.

And now began the real interest in the case. Mr. Muir sat down, and Mr. Bottomley slowly rose from his seat. Up to this point the witness had been accommodated with a chair close by the defendants, he having excused his indistinct answers on the ground of ill-

health. "I should like the witness to be placed a bit further away—where I can see him," was Mr. Bottomley's first remark, and the request was complied with. And then, in the very first question, came a striking illustration of the subtlety, and at the same time the charm, of the man's nature.

> I notice, Mr. Levie, that you took the Christian oath—is that oath binding on your conscience?

Now, I am prepared to wager that few members of the Bar would have done this delicate thing so artistically. The witness would most probably have been asked: "Are you a Jew," and then, if the answer were in the affirmative: "Why did you swear on the New Testament?" And so on. But here it was in one neat sentence—and the point at once told. And now onwards, in such rapid succession, came question after question, the answers to which fairly staggered the Court. If it were true that the witness had heard such a conversation as he had deposed to, had he ever reported it to Mr. Bottomley? He had not. Or mentioned it to anyone? He had not. Had he told Mr. Bottomley about the destruction of documents? He had not. Had he ever been asked by Mr. Bottomley to do any act which at the time he thought improper? He had not. Had he ever heard Mr. Bottomley give improper or irregular instructions to either of the other defendants? He had not. Had he ever seen Mr. Bottomley with a book of the Company in his hand? He had not. Had he ever heard Mr. Bottomley give directions as to the filling up of transfers of shares? He had not. Then, as to the conversation he had overheard, where and when did it occur? In the basement offices at Finsbury House, about September, 1905, in a room adjoining his own. Was he aware that at this time the offices of the company were not in the basement and that his own room was a long way from that occupied by Fewings? Had he been frequently assisted by Mr. Bottomley, and expressed his "lifelong gratitude"? No, but he might have said that he would "be for ever grateful." After having been engaged, according to his story, in assisting Fewings to tear up important documents, and in witnessing suspicious transfers, had he written that he had "the fullest confidence in Fewings' integrity"? He had. All this time the unhappy man was writhing in the toils of his relentless cross-examiner—who rarely raised his voice and never indulged in any theatrical display or rhetorical device. He always remembered that the man in the witness-box was his late clerk, and, although at times his tones were stern and his questions searching, there was always restraint and dignity in his manner. But the effect upon the listeners was simply electrical. Magistrate, clerk, counsel all sat spellbound—whilst, without effort and scarcely ever referring to a note, this wonderful defendant in person showed us all the value and power of cross-examination. And then, having worked us up to a high pitch of interest, without any warning, our attention was transferred to a written story of the relations between the witness and his late employer, after his services had been dispensed with. It appeared from the correspondence that, after being allowed his full salary for some time and then smaller sums, the following requests were made by the witness in rapid succession:—

> Loan of £100 to start a provision business.
> Loan of £60 to start a tobacconist's.
> Loan of £5.
> Loan of £6 6s. to buy a bicycle.
> £15 to lodge as guarantee for an insurance agency.
> Proposal for a £500 insurance policy.

In many of the letters the witness spoke of being in a "desperate" condition, and in the last letter this word was underlined, and the concluding sentence read: "I hope you will not ignore this letter. *I say no more for the moment.*" But the letter, like one or two which preceded it, *was* ignored, "and then," said Mr. Bottomley, "you went off to the Official Receiver and disclosed all my crimes"? The answer was an amazing one. "Well, I had to protect myself." And at this stage the second sitting of the court came to an end—leaving Levie still under fire.

Side Issues.

And, here, before referring to the third day's proceedings—the latest it will be possible to notice in this issue—I would like to say a word or two upon one or two side issues of the case.

First, as regards bail. A most extraordinary misconception arose at the outset. The *Daily News* and the *Westminster Gazette*, both of whom have for some time past fallen foul of Mr. Bottomley, allowed themselves to be made the laughing stock of the legal profession (and, perhaps, rendered themselves liable to an action for damages) by heading their reports "Heavy Bail." As a matter of fact, no question of bail has so far arisen, each of the defendants having simply entered into his own recognisances—as he is bound to do, by law—to appear at the adjourned hearings. Bail, I may explain—for the benefit of the *Daily News* and *Westminster Gazette*—is security offered by other parties for the release of a person in custody, and so far, at any rate, Sir George Smallman has not considered it necessary to place either Mr. Bottomley or any of his co-defendants in this position. With instinctive acumen, Mr. Bottomley made this quite clear at the opening of the second day's proceedings.

Then, as to the delay in launching the proceedings, Mr. Avory evidently felt that this required explanation, but it must be confessed that his statement left something to be desired in the way of completeness. First, he said there was the matter of the missing books, but this was the position upwards of a year ago when Mr. Bottomley was publicly examined. Then we were told that the notes of Mr. Bottomley's examination had not been finally signed till the 3rd September. But the original of them had been in the possession of the Treasury for over a year, and Mr. Bottomley was the only person who could have been prejudiced by their non-correction. And on this point some remarkable light was thrown by the cross-examination. It was not till February of the present year—upwards of three months after the public examination—that Levie made his statement to the Official Receiver, whilst his depositions were not taken by the Treasury till the Sunday before the commencement of the hearing! Whatever the merits of the case, therefore, Mr. Avory will have to discover a better explanation of its belated character.

The other point is the contrast between the opening and the evidence. Let me just take two illustrations. Mr. Avory stated that a witness would swear that on one occasion the defendant Fewings remarked to Levie "Bottomley is a scoundrel." But when Levie gets into the box, what does he say? Simply that, *if* Mr. Bottomley had said a certain thing, then he was a scoundrel! In which view, by the way, Mr. Bottomley expressed entire concurrence. Then, Mr. Avory, in opening, stated that he should call a witness to depose to a conversation between Bottomley and Fewings in the corridor of the Courts just after the Winding-Up Order was made. But Levie himself says Fewings was in the City at lunch at the time! I instance these things as suggesting that possibly Mr. Avory, despite all his experience and his knowledge of the danger of such a course, was led into the error of opening his case "too high." We shall see.

More Admissions.

I have no space left to chronicle the forensic triumph of Mr. Bottomley on the third day. It must suffice to say that Levie, under further cross-examination, admitted that the transfers he had destroyed might have been blank, uncompleted ones; that the certificates he had destroyed were all cancelled ones; that the distinctive numbering of the shares was a purely clerical arrangement, nothing to do with the directors—all these admissions going to the very root of the case. And then we left the Treasury witness in the grip of F. E. Smith!

BAD HUMOUR.

By JIM CROW.

[We desire it to be distinctly understood that we do not identify ourselves with Mr. Crow's views on this or any other question.]

I have been shown an idiotic little book with the imbecile title "If," bound in a loathsome red and yellow cover, which made me feel quite queasy. An advertisement in a daily paper says that "there is not a dull page in it." It is by the authors of "Wisdom While You Wait," which did contain a few flashes of comparative wit. So I took the trouble to glance at the publication in the hope of finding one or two jests to relieve the tedium of my miserable existence. Alas! I was only plunged in deeper abysses of gloom. Not a dull page in it, indeed! Why, nearly every page is dull. Let us take a few at random. Here is a picture of two clerics holding up deformed hands and looking as though they were about to sneeze. This is headed, "If Archdeacons were Arch." Underneath this we have a scrawl of someone who looks like Noah coming out of the ark, leaning on a crooked umbrella. Beside this we read "FITS CURED. If you have a perfect fit we can remedy it. Write for free pamphlet, sending six stamps." Then comes a picture of what is presumably the same Noah after he took part in the Chelmsford election. If this is not a dull page, I confess I have never read one even in *Punch* or the *Daily News*.

HA! HA! HA!

Another page contains two gems. One is the suggestion of a Carnegie award for a lady who refused to pay a cabman more than his just fare. The other is a bogus advertisement of a trouser-stretcher "as used by some of the dressiest men in town." The cream of the fun consists in enumerating these "dressiest men," among whom are Mr. Will Crooks and Little Tich. Facing this we have, "If Eustace Miles were director of the Zoo." This is illustrated with a kind of lion refusing the offer of a carrot. I shall be glad to offer a prize of a copy of "Witty-Cur's Almanack" to anyone who can explain to my satisfaction where the joke comes in. Then we have the side-splitting information that "if advertisers told the truth," Beecham's Pills would be announced as "worth nineteen-and-tenpence the box." Still more puzzling is "If Mr. Sargent had taken part in the Exodus." Here we have a bearded woman attempting to paint a picture surrounded by Jews and French poodles. I give it up. If this is not a dull page, call me a Scotchman or a Welsher. Further on comes, "If Lord Rosslyn wrote his autobiography." I have not the faintest idea what the picture means. There is a street which contains a number of persons and animals reading a book. Two are in a motor-car. One is lying on his back, one is being carried away on a stretcher by two policemen. I cannot make out from their expressions whether they are intended to be laughing or displaying astonishment or catching flies. Nor do I understand why the shop of a "comic bookseller" has broken windows, unless peradventure he had been trying to palm off "If" as a work of humour.

IF "IF" WERE SPITEFUL.

I will not annoy my intelligent readers with many more quotations from this dismal work of supererogatory drivel, but I must protest seriously against the authors' ill-natured and spiteful lucubrations. Even if they were clever, they would be entirely out of place in a book which is presumably intended to add to the gaiety and merriment of the festive season. I venture to submit that humour and bad humour are inconsistent. Snarling at motorists, for instance, is not only stale, but uncalled for. Anybody with a glimmer of intelligence must be aware that road-hogs are the exception. It seems to me an indecent and gratuitous insult to head one of the dull pages, "If motorists became gentlemen," and then to report as an unique incident that the driver of a large yellow car slowed down on seeing some children come out of a school, or as a "strange occurrence," that a Cambridge undergraduate "stopped his engine while a string of racehorses passed." Again, even if it were funny, it could scarcely be thought quite nice to insult a man about the fact that he has just been married. Yet we find Lord Rosslyn described as the "hero of a thousand engagements," there is a sneer about "his latest courageous entry into the Court of Matrimony" (why court? Is that a joke?), and we have a picture of Henry VIII. patting his lordship on the back. Again, I should imagine that a famous dancer would have an excellent case in an action about the impertinent libel implied in "How to Undress on £10,000 a Year; or, The Life of Maud Allan." It seems, moreover, a gratuitous insult to the frugal habits of the poor to suggest that, the Labour Party having come into power, Mr. Will Crooks' ministerial banquet would consist of "cow heel, whelks, tripe and onions, and banana fritters."

OBSCURE BUTTS.

One of the authors' most irritating habits lies in their elaborate sneers at the expense of utterly unknown people, presumably friends or acquaintances of their own. There are, for instance, numerous presentations of a Mr. Chesterton who is apparently remarkable for his *embonpoint*. As I have never seen or heard of him, I cannot vouch for the likeness, but I suppose the cream of the jest is to be found in the fact that this obscure individual has startled his suburb by resembling a living skeleton. The same objection applies to hilarity at the expense of Mr. Aylmer Maude, Mr. Rollo Appleyard, Mr. Garvin, Mr. Julian Corbett, Professor Biles, Mr. H. W. Lucy, and other similar nonentities.

MAXSE THE SECOND.

This dreary little book is not even original. It will be remembered that I made a great hit two years ago with a brilliant volume called "Witty-Cur's Almanack." Having exhausted their own infinitesimal fun, the authors of "If" have deliberately plagiarised several of my least successful sallies. I had a delightful parody advertisement of "Winsto, the ideal fabric, the very stuff premiers are made of. Never fades or shrinks," etc. My imitator has a page headed, "If Winston advertised," alluding to him as "The Jeune Premier *par excellence*," and going on to indulge in venomous insolence. Again, I caused much amusement by my "Possible and Impossible Ministries," including one under "Petticoat Rule." This disciple of Colonel Maxse follows suit with a solemn unimaginative list of a suggested Cabinet, "If the Women Came In." In my excruciating Calendar I had "John Page hops," and, inside the cover, I stated of the almanack that "John burns to write it." On page 49 of "If," I find "Unthinkables. If John were to Burn. . . . If John Page were to Hopp." Evidently great minds hop together.

IF INDEED!

If "If" were not such unutterable piffle, if "If" contained the faintest glimmer of the adumbration of the flicker of a smile, if "If" contained a spark of good nature or kindliness or joviality, if "If" could even be compared with the heaviest melancholy ever published in *Punch*, I would have been content to pass it on to my butterman. As it is, I consider it my duty to the public to warn everybody against wasting a hard-earned shilling on this painful production by half-witted people. Pif!

THE NEW WOMAN.

On *Monday* night she walked with Fred,
And kissed him, in the shade;
While *Tuesday* found her sauntering
With Harry in the glade;
On *Wednesday* eve she took a stroll
With Edward, in the wood;
On *Thursday* William pressed her lips
And found that they were good.

On *Friday* evening, when 'twas dark,
She sallied forth with John;
On *Saturday* 'twas Alfred's arm
She lightly hung upon.
On *Sunday*, after evensong,
She suddenly was missed—
She was with Tom. A flirt? Oh, no—
Merely a *Social*-ist!

WALTER MOORE.

WHAT IS YOUR NUMBER?

Our Weekly Ballot Scheme for 50 Helpers at One Guinea Each

For full particulars of the meaning of the number on page i. of our cover, see page iii. of cover.

Any barber would laugh at you if you suggested his using a razor without stropping—and the barber knows. The

AutoStrop SAFETY RAZOR

is the one safety razor which can be perfectly stropped, before, during and after shaving. It is stropped in less time than it takes to change a blade of a "no-stropping" safety razor.

The constant sharpness of the AutoStrop blade, due to regular stropping, makes shaving a veritable delight—there is no irritation of the skin or pulling at the roots, no matter how stubborn your beard may be.

Call on your **CUTLER, IRONMONGER, HAIRDRESSER, JEWELLER, CHEMIST,** or at the **STORES,** and see the AutoStrop Safety Razor. Test the stropping action—see how simple it is, and that it is unnecessary to take this razor apart for either stropping or cleaning. We will then number you among the thousands of other enthusiastic users of the AutoStrop Safety Razor.

The AutoStrop Safety Razor Standard Outfit consists of quadruple silver plated, self-stropping razor; one dozen specially tested lancet-steel blades; one horse-hide strop, the whole contained in handsome leather case, size 2 in. by 3¼ in. The price complete is **21/-** NET.

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Write for Illustrated Booklet. Send postcard for our Booklet and full particulars of Special Free Trial Offer, addressing Dept. M.

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1, Dame Court, Dublin.
345, Fifth Avenue, New York, U.S.A.
23, rue Vieq d'Azir, Paris.
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LIFE ASSURANCE TRICKERY AMONGST THE POOR.

By C.

Whatever may be our personal ideas of the social problems of the day—the causes of poverty the thrift or otherwise of the great masses—the fact remains that "the poor we have ever with us" It is true that great numbers need not be poor. but there are many who, through no fault of their own. are poor. ignorant. hardworking. striving to live and yet hardly able to do so The great majority are grossly ignorant. and through their ignorance may become victims of all kinds of tricks—trade tricks. tricky advertisements. and plausible agents They are ignorant and poor, and our social and moral code of laws does little to protect these people from their own poverty.

One of the most abominable ways in which these poor people are victimised is by means of "Industrial Insurance"

Great assurance societies. with enormous surpluses, palatial offices, and highly-paid heads. appoint agents to get custom for them. These agents are paid on commission and must somehow make a living. They go round the wretched slums, and with plausible tongue persuade wives and mothers to insure the lives of husbands and children for a few coppers a week, pointing to the great funds of the company. how safe their money is, and how nice it would be to have a good sum "to bury the assured with" if he should die. and some over "for mourning"—a thing beloved by this class The woman perhaps has an ailing husband or child. and she insures the ailing one. She must pay regularly out of hard-earned money or she loses it By and by. the ailing one dies—it may be after six months. a year. or eighteen months, and she duly applies for the money from the agent She is told she must get a copy of the death certificate This costs her money anyhow whether from the doctor or registrar. Perhaps the cause of death is certified as cancer, or phthisis, or Bright's disease. and the agent in such a case says, "Oh, but he had this before you insured him, so we cannot pay you You should have told us he was bad." If she shows any fight he may eventually. and as though doing her a very great and condescending favour, say: "Very well, we'll give you back what you paid. and think yourself damned lucky to get that!"

Perhaps the certified cause of death is not so obviously a chronic complaint in the eyes of this agent So he produces an elaborate form which, it is carefully noted at the bottom "must be filled at the cost of the insurer," or words to that effect It is a most elaborate affair. Very many questions are asked that can be answered only by the expert or the doctor. One of them is usually, "How long in your opinion had the deceased suffered from this complaint?" To get this form filled also costs money and often the victim cannot pay such a fee and the matter drops I have worked much amongst these people. and scores of times these forms have been brought to me and the same story told to me time after time. I have fought hard for them, and many many times would have taken these cases to Court for the wretched people who are so duped had I the means to do so. I say that if it be true or not *legally* that the company is liable for every farthing insured. the company. through its thousands of agents is swindling the poor and ignorant—stealing their hard-earned pence by the thousand every week Morally. they ought to pay these wretched people instead of piling up great surpluses.

Another little trick is this: Tucked away in a corner of the policy there is sometimes this little note: "In case of dispute in connection with claims. *personal* application must be made to the *head* office" (the italics are my own) Think what that means How easy it is to make a dispute. The head office is in London or some far continent. and the poor claimant is hundreds or thousands of miles away. and he or she must apply *personally*.

Any man working amongst the slums of our large industrial towns may find cases such as I have stated by the score. The victims are too poor and mostly too ignorant to fight the companies for justice in the courts, and the companies know it well. hence their enormous success, and the success of their "industrial department."

What is Your Number?

See page iii of cover.

CONSERVATIVE HOME RULE.

By A Conservative.

Unionism is on its last legs The signs are multiplying daily that the party which governed England for twenty years, was not only defeated in 1906, but broken up. The main result of the alliance of Conservatives with Liberal Unionists was that Unionism governed and Conservatism disappeared What is there conservative in the modern Unionist party, or in its policy at home or abroad? Nothing whatever "Unionism" means nothing at all.

Of the Liberal party. it would be hard to say that its reasonable members, those who by Liberalism mean liberty, are quite satisfied with their party managers, and the social legislation which robs a poor man of his beer. But is there nothing else than law-making of this kind to occupy the attention of Parliament? There is no part of the Empire that has improved of late years so much as Ireland: it is singularly free from serious crime, with a single exception in certain districts: in spite of all difficulties the land question is being slowly settled; self-government has been given to the counties; old feuds are being healed. But a Celtic race has a long memory and the mass of the Irish people has never for a moment given up the hope of recovering its lost Parliament; never forgotten Grattan, and never ceased to regret the days when Dublin was a brilliant capital Complete reconciliation between England and Ireland would be a greater triumph for the Liberal party than any quantity of social legislation. But to effect it the measure must bear a conservative character; it should contain provisions to reassure the fears and represent the interests of the minority, and above all, it should keep a certain fixed number of Irish representatives at Westminster

Their present number, no less than 103, was fixed at a time when the population of Ireland nearly equalled that of England and Scotland Now Ireland has but four-and-a-half millions. whilst Great Britain has thirty-seven millions; the 103 members for Ireland should be reduced to 40. that is one for each Irish county and 8 for the boroughs. This would preserve the Imperial character of the House of Commons.

The House of Commons would therefore be reduced by the proposed arrangement from 670 members to 607.

It is because such provisions would be reassuring to the minority, that I call this proposal "Conservative Home Rule." But another most important and, as I believe, indispensable feature of the proposal is the revival of the Irish House of Lords; not however, an exactly literal revival. but a mixed assembly, containing seventy or seventy-five of the present Peers of Ireland and a similar or perhaps a larger number of nominated members, representatives of all that is best in modern Ireland, the heads of both the great religious systems and men eminent in many things. whose presence would be helpful and enlightening in an upper house. but who would have small chance of success in a popular election; their comparative freedom from party associations would give weight to their utterances and in an upper house, and a life peerage would be an appropriate dignity for them. The present system of electing representative Peers of Ireland would. with some modification. be continued, and in this way both Houses of the Irish Legislature would be represented in the Imperial Parliament.

The Irish House of Commons consisted of 300 members; this was for a population far larger than the present one; a smaller assembly would answer all purposes. A residence for the Sovereign in Ireland, his personal opening of the Parliament, and his presence in his Irish capital would be of incalculable service to both countries.

The time—in spite of some local difficulties—systematically exaggerated in the Unionist press—is singularly favourable for the revival of the question. The Ireland of to-day is a very different country from the Ireland of 1880. A new spirit reigns, and what it is may be gathered from the remark of a Jesuit orator, who addressing a meeting of Orangemen a short time ago, began with the words, "Gentlemen, I was told when I announced my intention of coming here that I should be unable to obtain a hearing. I am glad to find that it is not the case. After all. why should we refuse to assemble to discuss Irish Agricultural Co-operation because of a battle fought two hundred years ago on the banks of an Irish river between a Scotchman and a Dutchman?"

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By ROBERT FREKE GOULD.

Barrister-at-law, Past Senior Grand Deacon of England.

This great work, of which a new issue is now appearing, is an exhaustive study of everything relating to Freemasonry, its antiquities, symbols, constitutions, customs, and history; it includes a full investigation of the authentic records of the fraternity all over the world.

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Mr. DAVID MURRAY LYON, Grand Secretary of Scotland (Historiographer of the "Mother Lodge Kilwinning," the "Lodge of Edinburgh," etc.).

Mr. WILLIAM JAMES HUGHAN, Past Grand Deacon of England.

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CONFESSIONS OF A FAMOUS MEDIUM.—II.

STORY OF THE GREAT "SCIENTIFIC" HOAX.

The Inadequacy of Scientific Precautions.

By DOUGLAS BLACKBURN.

The "Thought Transference" experiments which Smith and I first showed Messrs. Myers and Gurney were of a very rudimentary character, partaking mainly of the features of the once popular "Willing Game." I would think hard on some subject suggested privately to M. and G. and project my will upon the mind of S., who, after an interval ranging from fifteen seconds to as many minutes, would describe or draw it. Numbers, easy figures, words, and so on, were the usual subjects, and I am bound to say that now and then we brought off some marvellously lucky flukes, for S. was as astute at reading an involuntary sign as a professional fortune teller.

I must explain that our preliminary experiments were genuine in so far that we tried to get *en rapport* by will-power; but the results were often wide of the mark, and only the pronounced friendly prejudice of a Myers would have credited them as successes.

It was their almost guileless enthusiasm which satisfied S. and myself that we had to deal with delightfully simple souls. The "precautions" they took to guard against deception were of the feeblest, and as this story will show, in no case during the long series of "experiments" conducted by them through the agency of S. and myself, were the precautions taken such as to warrant the belief that these gentlemen were capable of taking care of themselves, as scientific observers should be.

I am fully alive to, and appreciate the fact, that in treating us as *bona fide* experimenters they displayed that courtesy which one naturally expects from gentlemen. But at the same time, when we consider the importance of these experiments, if genuine, and the fact that Messrs. M. and G. were really acting for a scientific society, it was surely their duty to be a little more considerate of the claims and interests of those they represented than of the feelings of the agents. I emphasise this point because it is so important, and probably applies to other experiments than ours. It is one of my chief indictments against Messrs. M. and G. that they were too squeamish in their handling of their subjects, and like a sentimental and too humane vivisector, doubtless minimised the value of many experiments and operations by considering the feelings of others. In other words they were "too much the gentlemen" to be strict and impartial observers.

It is not with any desire to invent an excuse for our hoax that I say it was this easy complaisance, this delicate readiness to accept our explanations of failure without demur or question, and their promptitude at allowing us to dictate our own conditions for tests, which satisfied S. and me that we had to deal with sentimentalists rather than scientific observers, and tempted us to treat them as such. That both of them lacked strangely that power of accurate observation which should be the first essential in a test, was proved by their report on our first experiments. Describing the drawing of a figure transferred from me to S., the report says: "In no case did B. touch S., even in the slightest manner, while the figure was being drawn." The answer to that amazing statement is that the only possible conditions by which the figures were communicated at that stage were that I did touch S. This is a fair sample of the inaccurate observation of these trained scientific watchers. Later on in their reports they frequently stated that we did or did not do things in direct opposition to the facts.

I have urged as the first point against Messrs. M. and G. that they were not sufficiently stringent in their precautions against deception. I urge as emphatically that they were neither of them accurate observers. This is a matter of vital importance in accepting any report, and particularly that of observers of "phenomena." The faith in Telepathy to-day is based entirely upon the recorded observations of an extremely limited number of observers, of whom M. and G. are the chief. If it can be shown that their observations were in many cases inaccurate, the evidence in favour of Telepathy so far as they have vouched for it must be considerably weakened. I shall show in several instances that their account of what they honestly believed they saw S. and me do is utterly incompatible with the facts.

WHERE CODES FAIL.

The experiments at first took place at the lodgings of Mr. Gurney at Brighton, and were distinctly elementary. Indeed, in some cases the problems set us were so simple that we purposely bungled them so as not to make ourselves too cheap, just as the astute conjuror will make several failures before succeeding in a trick. We had been "showing" some time before it occurred to M. and G. that the figures we had been producing were capable of being communicated by a word code. They therefore one day began drawing irregular fantastic objects which no words could describe. We had anticipated this, and were ready. It would fill too much space to describe our codes and signals. It must therefore suffice to know that they grew with occasion, and were marvellously complex; yet when the process by which they had been slowly evolved was grasped they would appear extremely simple, as the following example will show.

When, as in the early experiments, a triangle or circle had been given me to look at, form a mental picture of, and transfer to the brain of S., I had only to spell it out by the sounds of certain movements imperceptible to any but the alert trained ear of S. We had a short sign for almost every regular figure likely to be drawn, and a sort of shorthand for spelling out fuller details. But these were not sufficient for an irregular figure. I therefore devised a chessboard-like diagram of a hundred squares, numbered from 1 to 100. This both of us committed to memory. When an irregular figure was given to me I redrew it on my plan—of course a blank plan, but as clear to me as the chessboard in the mind of my chessplaying namesake. I would then signal the number of the square on which the figure began and continue describing the route of the figure as the outline passed on from square to square. S. would mentally follow the diagram and generally produced a very fair copy. Of course it was never exact, but sufficiently so to satisfy M. and G. that S. had been able to visualise what was in my mind. Later on we produced absolute replicas under conditions so fraud-proof that I can easily understand men like Sir Oliver Lodge and Professors Barrett, Romanes and Henry Sidgwick being profoundly impressed and converted.

THE IRREGULAR FIGURE TEST.

Here I would emphasise a third point which is important, because it contains a suggestion of a manner by which other experiments than ours can be tested. It is fairly obvious that, given a means of signalling words, it is easy to spell out a description of an article which has a name. But when the design is, as some of those given us were, a splotch of ink pressed between two pieces of paper, it would require a good descriptive writer to convey any idea of what it was like in ordinary words. The chance of its being done by a code are—what? Now my point is this. If such a person can convey by genuine Telepathy to another a regular figure, which he visualises, why can he not with equal success visualise and transfer to the brain a picture of an irregular figure like that splotchy blotch? And is it not strange that while he can accurately describe a regular triangle, he should fail when one side of it is curved or wobbly? This is where S. and I failed in the long run, and on examining many of the diagrams said to have been produced by others, it will be found that they break down at precisely the same point. Is it not a fair inference that the reason is also the same—the difficulty of signalling an intelligible description of an irregular figure? Among the diagrams of experiments by Messrs. M. and G. will be found a drawing of a Dutch clock with hanging weights. This was given one Telepathist to visualise and project on to the mind of the percipient. The result was a drawing of an ordinary marble square mantelpiece clock. I suggest that what the percipient saw was the word clock, and not the thing. If so, what becomes of the idea that a picture of an object is transferred to the mind of the other?

If scores of the diagrams of the leading experiments given in the Proceedings of the Society for Psychical Research, are examined in the light of this code theory, it will be impossible to resist the conviction that names are generally conveyed rather than a picture of the thing itself.

(To be continued.)

THE STUDIO MURDER

The Strange True Story OF THE STEINHEIL CRIME.

The terrible murder of M. Steinheil and Madame Japy has aroused more feeling, not only in France, but throughout the civilised world, than any other atrocity of recent years. One by one the fearful secrets, locked in the minds of the chief characters, are revealed to an amazed public.

The true story of the deplorable crime has not until this week been told. It has remained for Mr. T. P. O'Connor to recount in his inimitable style the facts of the case as he knows them. This account appears only in the current number of "M.A.P." It is unquestionably the most stirring and remarkable story of crime ever written.

GET A COPY OF M.A.P. OUT TO-DAY.

HUMAN DOCUMENT—XXVIII

THE COSTER AND HIS HORSE.

I, Francis Webb live at 28 Picket Street, Balham. I am married and have nine children I am a fishmonger and poulterer by trade My customers chiefly reside at Balham Streatham Norwood and Dulwich, and I visit them daily to deliver goods and solicit orders.

On September 5th, between 10 and 11 o'clock in the forenoon, I had just left the stables in Malwood Road, Balham, where I keep my horse, and was driving down the said road to start on my day's round, when I was stopped by an inspector of the Royal Society for the Prevention of Cruelty to Animals. He told me to get down from my cart, and proceeded to examine my horse, looking under the harness for the purpose of finding sores, which, however, were not there; for, although the horse was an old one, it was in good condition, and had always been well fed and looked after by me.

At the inspector's request, I accompanied him back to the stables, where he took all the harness off the animal, and re-examined it, but without finding anything wrong. I said to him, "Perhaps you would like to look at my pony," referring to a black Shetland belonging to me in the stable. This remark seemed to annoy him, and he exclaimed, in a nettled tone, "Now I'll take you down to the police station for that. Come along." I apologised to him for what I had said, but he appeared put out, and we then went to the Lavender Hill Police Station, I leading the horse by the bridle.

The inspector formally charged me with "ill-treating and torturing" the horse by working it in an unfit state. I was taken into custody by a constable and put in the cells. About 4 o'clock in the afternoon of the same day I was brought up before the magistrate.

The inspector and the constable who had arrested me gave evidence, the inspector stating that the horse was aged and emaciated, and unfit for work, but admitted there were no sores nor signs of lameness. The magistrate in the end remanded the case until the following Saturday, and released me on my own recognizances.

On the following Monday I took the horse to Brown's Animal Institute, in the Wandsworth Road where the animal was thoroughly examined by the veterinary surgeon, who said emphatically that there was nothing wrong with it, but that it needed a tonic, of which he gave me a bottle, and told me to come again in a week's time At the same time I was handed an admittance ticket bearing my name and address, etc. On Saturday, September 12th, I attended again at the police court with the horse. The Royal Society put their inspector and Mr. Boswell, a veterinary surgeon, in the box, and they gave evidence in support of the charge. The magistrate (Mr. de Grey) asked me if I had any witnesses to call.

I told him that I had taken the horse to Brown's Institute, and produced the admittance card, thinking that this, coupled with my statement as to the result of the examination of the horse at the institute, would be sufficient evidence that there was nothing the matter with the animal.

The magistrate declined to accept the card and my statement as evidence, and sentenced me to three weeks' hard labour without the option of a fine.

I appealed to the Newington Sessions, and the horse was then critically examined by Mr. Charles M. Seeley, M.R.C.V.S., who gave it as his emphatic opinion that the charges brought against me by the Royal Society were baseless. On October 23rd the Appeal was heard.

The Royal Society put Mr. Boswell, veterinary surgeon, in the box, and he was cross-examined by my counsel.

As a result of this cross-examination the Chairman of the Sessions, *without calling upon any of my witnesses*, found that no cruelty whatever had been proved, and quashed the sentence of the magistrate.

I have had to pay all my own costs, amounting to nearly £20, and being but a poor working man, it has utterly crippled me. It has robbed me of all my money, and I am now most seriously handicapped for want of capital.

It seems to me a most cruel thing that a powerful and wealthy society like the Royal Society for the Prevention of Cruelty to Animals should have brought me and my family to the verge of beggary in maintaining my innocence against an utterly baseless charge.

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THE HAMPSTEAD GARDEN SUBURB.

A CO-PARTNERSHIP SCHEME.

By B. A.

This is an age of new ideas and novel developments. The spirit of experiment is abroad, and its influence at the present time is plainly evident in the great question of the better housing of the people. Having heard many accounts of London's latest scheme, I visited the Hampstead Garden Suburb recently, and from the point of view of a provincial resident I was keenly interested. With the scheme, as a whole, and especially with its underlying principle, I am in hearty agreement. It is a step in the right direction. The scheme has great potentialities, but at the same time not a few dangers which readily present themselves to one acquainted with suburban house-building. It is far better to be wise at the outset than to make costly mistakes which cannot be rectified. The erection of houses is a different matter to many other social schemes. The co-partnership scheme is a public undertaking arranged on communistic lines, so the impressions and suggestions of an interested visitor will not be out of place.

The houses have a liberal allowance of ground, and yet the rooms are surprisingly small. They are so small and the ceilings are so low, that one almost imagines that the houses are the same which let in our provincial towns at 3s. to 5s. a week. It is amazing indeed that with such wide frontages the architect should have contrived to have given such "pigeon" rooms. We dare not put such rooms in our 6s. houses in Birmingham, as people would not consider them healthy. A tenant who possessed a piano and a sideboard could not live in these "ideal" houses. They were certainly not built for furniture. As the rooms are so small, one would have thought that the architect would have made them a moderate height, and given them plenty of light; but these requisites to health are missing. I doubt if the houses would have been passed by the Birmingham Surveyor's Department. The architect has aimed at constructing a variety of freaks, and he has succeeded. He has evidently a passion for angles and corners, which are very nice, but of no utility in a small artisan's house. Some of the houses are indeed funny. In one the larder is outside, near the front door, and many of the houses have only one grate, and that is left bare with the bricks showing. I did not see an airing cupboard or a French window, though there were excellent opportunities for making these acquisitions. The structure of the houses seems sound, but they ought not to have cost much to build. The most expensive features are the angles and corners and the fantastic designs. The fittings of the houses, such as the doors, locks, grates, etc., are of the ordinary kind. The stucco elevations are cheap, and the houses, although they seem to cover a lot of ground, are not carried high. I have inspected the houses, and stayed in one, and from the point of view of a Birmingham resident, I consider them dear, and not by far as good value as can be obtained in Birmingham for less rent. Some of the Hampstead houses stand on 10 yards frontage, and yet with 7 yards frontage I know of houses with much larger rooms, and in addition better arranged. Surely the object should be to have spacious living rooms, and not sacrifice the inside convenience for outside show. For houses let at 8s. and rates—11s.—a bath in the kitchen is surely a mistake. A house of this character ought to have a hot and cold bath upstairs. Baths in the sculleries will soon be obsolete, and it is as well to think of the future, and not to spoil a house for a few pounds.

I offer these criticisms in no carping spirit, but purely with the object of pointing out what I consider to be the detriments of an otherwise excellent scheme. If the present freakish and quixotic methods are pursued the tenants will not possess a valuable and eligible property in the future, but one which will have been excelled by ordinary builders in the new suburb. It is a serious question, and the tenants as shareholders ought to face the matter. There is just one other point. I am glad every tenant pays his own rates. That is an excellent feature, but tenants must not forget that with the erection of schools and public buildings at Hendon the rates will increase, and this should be allowed for. The scheme should pay, but from a practical standpoint I see many dangers which will have to be guarded against.

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OPEN LETTERS, POST-CARDS, AND TELEGRAMS.

To the Right Hon. Walter Runciman, M.P., Minister for Education.

MY DEAR BOY,—I suppose you are feeling a bit sad, for to-day you must, at last, realise that even the youngest of us may make a muddle of things. With all the confidence of your hopeful and perky temperament, you stepped in where Birrell and McKenna had come croppers. Resting upon the arm of Asquith—who, as in the case of the Licensing Bill, the Budget, and other things, wouldn't trust anyone but himself to see it through—you posed as the magician who had solved the "Education problem"—meaning thereby the Church and Chapel quarrel. I warned you that you were on dangerous ground—and now you know it. Believe me, my dear boy, the *only* Education problem is that of teaching the youngsters in our public schools, not catechisms and creeds, but reading, writing, arithmetic, geography, real history (not the glossed lives of kings and queens), a little mathematics and elementary science, grammar, and one or two other things. All the rest is for the parent and the parson.

As we all contribute to the cost of the national schools, no religious or ethical teaching should be given in them unless such teaching be of a character acceptable to all—which is an impossibility. Undenominational instruction, as it is called, is equally repulsive to the Roman Catholic and the Secularist. Never thought of the Secularist, by the way, did you? Yet he pays rates and taxes, you know—and given the Right of Entry to the Archbishop of Canterbury and Father Vaughan, how can you exclude Mr. Foote, the President of the National Secular Society? And then, what a row there would be! Free fights amongst the youngsters, bad feeling, invidious distinctions, mutual suspicions—all in the name of Religion. No, my dear boy, if you desire to make a name, just take a lesson from all these failures; prepare a practical secular curriculum, and throw "Cowper-Temple teaching" and all the rest of it to the ecclesiastical dogs.

JOHN BULL.

To Sir A. Wollaston, District Council Offices, Walmer.

SIR,—In the course of a meeting of the Walmer District Council, of which you are a member, a letter was read from the Clerk of the County Council inviting the District Council to nominate members to form a local sub-committee for the administration of the Old-Age Pensions Act. On this the reporter of the meeting states: "Sir A. Wollaston remarked that he wanted to see someone appointed who would have the courage of his convictions and reject every applicant." This deliberate demand that the appointed Committee shall defeat the purposes of an Act of Parliament, and deprive old men and women of their pensions, would have come with impropriety from any member of your Council, but it comes with especial impropriety from you. Who, for instance, are you? Until lately you were a permanent official in the India Office. Why did you retire? Because you had become entitled to an old-age pension, not of a few shillings a week, but of several hundred pounds a year. And now, sir, I have to ask you, who are receiving this large pension from the State in the prime of your years, what right you have to attempt to deprive other people, deep in the snows of age, of the small pittance which is their due from the State under the law? How would you feel about it, I wonder, if a member of the House of Commons rose to propose that all ex-officials of the India Office should be deprived of their pensions? Whenever the subject of pensions is again mentioned at a meeting of the Council, do, pray, have the decency to keep your tongue still. JOHN BULL.

To Mrs. Carrie Nation, Glascae, Scotland.

DEAR CARRIE,—I assume you are still in Glascae, for that is the place where I last heard of you. As I understand, you are on a visit to this country to conduct a prohibition campaign. This being so, let me give you a word of warning. Don't go around smashing up the refreshment saloons with your little axe, or the police will notice you. Drink may have a strong hold in this country, but I can assure you that the police have a stronger one. Any person found smashing up British public-houses with axes, choppers, crowbars, sledge hammers, or other instruments of violence, is liable to be prosecuted with the utmost rigour of the law. Up to a certain point this is a free country—a land, as Tennyson nobly says, that sober-suited freemen chose, where, skirted round by friend or foes, a man may drink the drink he wills. Let me inform you that, by a recent decision of the House of Lords, even yourself, as a *bonâ fide* traveller, need not walk more than three miles to obtain a drink during prohibited hours. You would not be able to obtain one in some of the States of your unhappy country if you walked ten times the distance; not unless you lived near the border, when you could get it by merely jumping over the fence.

I am aware that, being a total prohibitionist, you have never been caught jumping. The view you take is that as you object to beer, spirits, and wines yourself, nobody else should be allowed to partake thereof. For this reason you have plied your little axe in the saloons of America, and spilled their precious nectars on the ground. To objects and proceedings of this kind I may tell you at the outset of your campaign that I cannot extend my support, patronage or approval. They are contrary to the wishes and demands of the matchless nation I have the honour to represent. It may be that if we permitted ourselves to be wholly deprived of the precious beverages, we should have more money. On the other hand, we should certainly have less fun, and life without fun is potatoes without salt. Wherefore, my dear Carrie, you have come to the wrong part of the earth. In a word, we are grown up on this side of the pond.

JOHN BULL.

To Mr. Thomas Moore Wright, Oyster Merchant, Billingsgate, London.

I see you have been summoned at the instance of the Fishmongers' Company for possessing and exposing for sale 600 oysters unfit for food. These oysters represented the remainder of two sewage polluted barrels from Hadleigh Ray laving, and samples revealed among them a number of typhoid bacilli; the rest had been consumed by an unsuspecting and confiding populace. In your favour it should be said that you were away from town when the oysters were sent to your place at Billingsgate, otherwise the Lord Mayor might have been disposed to fine you £30,000, being the penalties at £50 per oyster to which you were liable in the case. As it was, you got off with fifteen guineas and costs; which, in common with those of your customers who have swallowed the typhoid bacilli, you may consider dirt cheap. In the future, do please tell your people to keep the Hadleigh Ray brand in its proper place, or, as sure as germs are germs, you will have to shell out once again.

JOHN BULL.

To Sir Hiram Maxim, Great Guns, London.

MY DEAR MAX,—Noting your statement that within a year aeroplanes will be flying through the dark between the Continent and London twice in one night, also that you are making preparations for the manufacture of the same, I am wondering whether you intend to start flying for yourself, or whether you are out advertising for the old firm. I am with you when you say that aeroplanes can be built more cheaply than big guns; but what I am in doubt about for the moment is the relative position in the universe of martial aeroplanists soaring in the blue and expert marksmen armed with modern rifles trying to pot them. I can imagine one of the greater poets of that day placarding all the hoardings with the inspiring verse:—

Why do those flying aliens drop so?
Because the British marksmen pop so.

Nevertheless, by all means go into the military aeroplane manufacturing business if you want to, and permit me to hope that the profit may not be without honour.

JOHN BULL.

Horace Avory, K.C., Guildhall.

Congratulations on first witness in Rex *v.* Bottomley.

BULL.

J. and P. Coats, Ltd.

Regret that in consequence bad trade you can only pay dividend 30 per cent. In this world things are always bobbing up or down.

BULL.

Archbishop Canterbury and Dr. Clifford, London.

Notice you have been again assembling to create a nuisance. Do go away and let rest of people have a little peace.

BULL.

Chairman Rural Council, Tiverton.

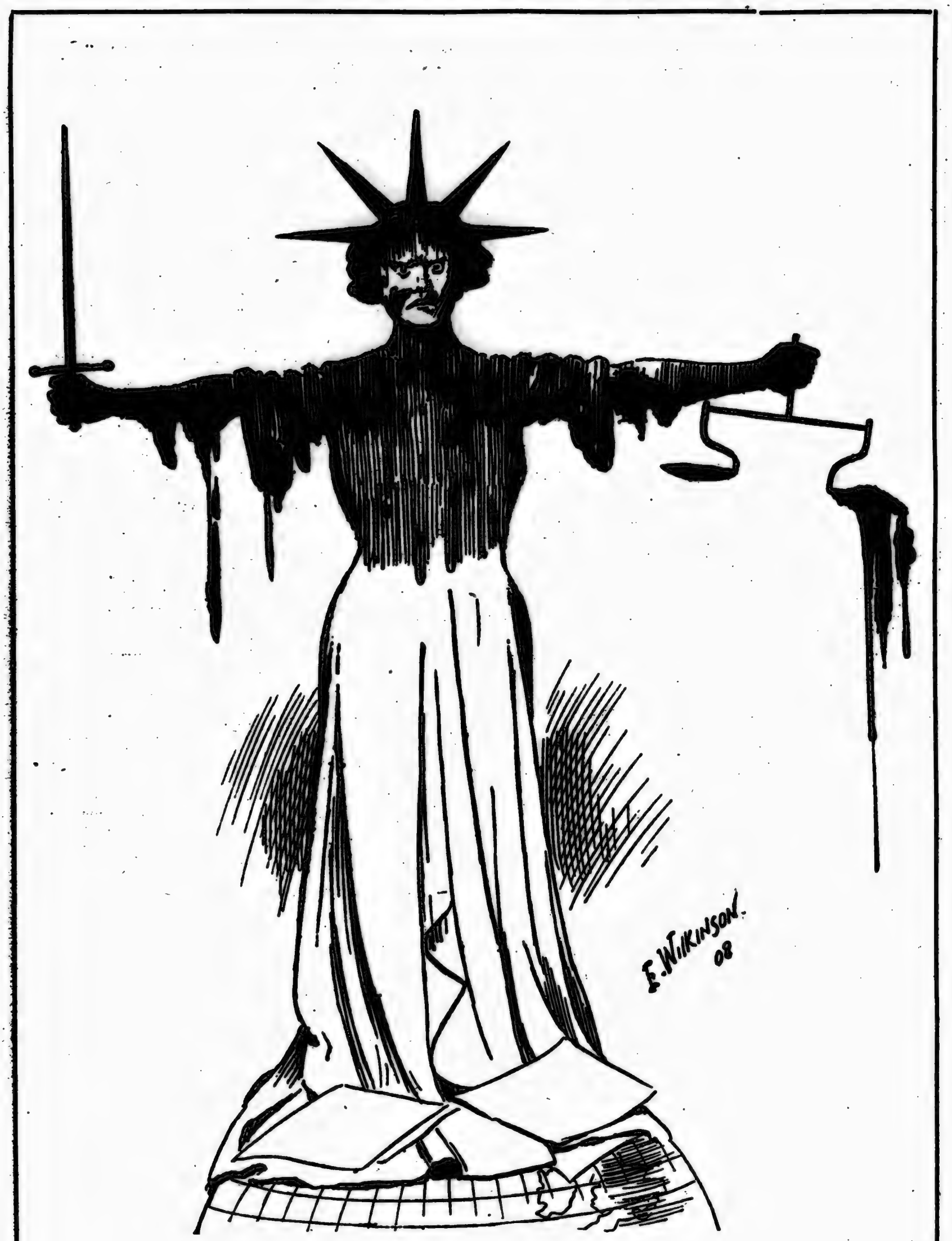
Congratulations on your statement no unemployed in your district. You say cannot get an extra man for love or money. Love butters no parsnips. Suggest your offering more money.

BULL.

Mrs. Bull, Scales Road, Tottenham.

Announcement that you have given birth to three of the best duly noted. You have done me proud.

BULL.



"REX *v.* BOTTOMLEY."

IN THE CITY.

THE DAIMLER MOTOR CO. (1904), LIMITED.

This company was registered in 1896, and reorganised in 1904. For the year ended September, 1906, its net profit was put at £213,469, and the dividend on its ordinary shares was 22½ per cent. For the year ended September, 1907, the net profit was put at £124,313, the dividend remaining at the same rate of 22½ per cent. For the year ended September 30th last, there was no profit, but a loss of £49,287 on the year's trading. At the end of September, 1906, the company had £138,840 in cash, and could show liquid assets of £200,039 against current liabilities of £72,571. At the end of September, 1908, its liquid assets amounted to £69,874, and its current or immediate cash liabilities to £86,405, or an immediate deficiency of £16,531. At the later date its "overdraft at Bank" was £9,480, and its long dated trade bills £11,618, against cash £1,172. With an admittedly smaller outturn, the trade or "open" debits, which in 1906 were £52,637, had risen in 1908 to £76,925, and the "sundry debtors," which in 1906 amounted to £58,939, had risen, notwithstanding the decreased turnover in 1908 to £66,254.

It is by no means certain that the £69,874, which is said to represent liquid or semi-liquid assets, represents anything of the sort. Sundry debtors are put down at £66,254. We should like to know whether this sum includes the accounts of agents unable to get rid of the stock sent them, and who are not liable to pay until they have actually sold and received the money. Again, at the General Meeting in November of last year, the chairman stated that the investments then stood at £22,631, adding that they "consist of high class railway stocks, and are therefore immediately realisable." But in the accounts now presented, we find the item "interest and cash discount less Bank charges" has fallen from £7,589 in 1907 to £1,167 in 1908. The meaning of this must be either that the Company has been unable to pay its accounts as they fall due and take advantage of the trade cash discount to the extent of £6,422, or that it has had to borrow continuously from its bankers during the year to an extent of £6,422 for interest. But why this borrowing if the Company has £22,631 in high class securities "immediately realisable"? Why pay the bank 5 per cent. for money while leaving the £22,000 odd earning not more than from 3 per cent. to 4 per cent. untouched?

The Preference shareholders have received their dividend, but it looks very much as if payment was made out of capital. We observe that the directors have taken altogether during the year £5,016, or £842 more than the dividend paid to the Preference shareholders. In June, 1907, the price of the Company's shares was £6 10s. They are now quoted at £1 5s., a quotation which has little regard to intrinsic merits. In our opinion these shares are upon merits of very small value.

THE BRITISH HOMES ASSURANCE CORPORATION.

We direct attention to the prospectus of this Corporation which appears in another column. As we have pointed out more than once, the business of the Corporation has grown so rapidly that it has overreached its capital, with the result that new business is not always completed as quickly as the Corporation desires and the policy-holder has a right to expect. The present issue is of 200,000 shares of which 181,818 are Preferred shares entitled to a fixed cumulative dividend of 5 per cent., and in addition one-fifth of the surplus profits declared available for dividend, and the rest Deferred shares; all of £1, and issued at a premium of 5s. each. It is the intention of the Corporation to develop the life assurance business in the ordinary and industrial branches, and there is plenty of room for new effort in this direction. The old and leading insurance companies are constantly amalgamating other businesses, and before long, unless new companies are formed and vigorously worked, the insurance business of the country will be in the hands of a few great companies. That cannot be to the public interest. The management of the British Homes Assurance Corporation has proved its mettle by building up a large and prosperous business, and we do not doubt that with the capital obtained by the present issue it will soon take rank amongst the leading life assurance companies of the kingdom.

THE ONE AND ALL SICKNESS AND ACCIDENT ASSURANCE ASSOCIATION.

In our last issue we promised to refer in this to "a very large number of letters complaining of the action of the One and All Sickness and Accident Assurance Association." As our readers know, we have from time to time, and apart from our enquiry columns, made reference to this Association, and to the complaints of some of its members. It is admitted that these complaints are numerous and continuous. They relate to non-payment of claims. That many of these claims are not sustainable is certain. Every company doing this class of business has to reckon with many such claims. But this explanation does not cover all the complaints, or most of them. The bulk are genuine complaints, and only one of two explanations is possible. Either the Association is dishonestly managed, or the management, though honest, for one reason or another fails to conduct its business properly. We are satisfied that the management is honest, and we attribute its lack of promptness, and thoroughness, in dealing with its members, to a defective and inadequate staff. The business has increased during the past year with unprecedented rapidity; this great and unexampled increase was not foreseen and provided for; and even when the need for extension and alteration of the staff was brought home to the directors, the steps they took, though in the right direction, were inadequate. We are now assured that the proper steps to avoid further irregularities and delays have been taken, and we hope we shall hear nothing more about them.

We do not usually quote from our contemporaries, but in this connection we may, we think, properly quote the following from an article in *Truth* (December 2nd, 1908, p. 1337): "It" (the Association) "is conducting an extremely difficult business, which has attained to quite unexpected magnitude, and some delays are inevitable if the business is to be managed on sound lines that are fair to the honest members." With this we agree.

SCOTTISH CLERKS' ASSOCIATION.

We are indebted to the General Secretary of this Association for a copy of its last annual report, Actuarial Report, Prospectus, and address by Sir William Bilsland, Bart., ex-Lord Provost of the City of Glasgow. The Association is registered under the Friendly Societies Act, and has been making steady progress for a score of years. It meets to a great extent the want of those members—especially unemployed clerks—who are out of employment. We agree with Sir William Bilsland when in taking the chair at the Scottish Clerks' Association Concert, held in St. Andrews Hall, Glasgow, on October 12th last, he said, "The Scottish Clerks' Association is worthy of every encouragement."

THE LONDON ELECTROBUS COMPANY.

We hope that none of our readers will respond to the invitation of this Compnay to subscribe £50,000 Six per cent. Convertible First Mortgage Debenture Stock. We may refer to this issue at greater length next week, but meantime we condemn the prospectus—

(1) Because it conceals the vital facts of working expenditure.

(2) Because the persons responsible for the promotion do not inspire confidence.

(3) Because the only thing made clear by the prospectus is that certain interested parties will (if the public subscribe the money asked for) sell as many electrobuses to the company as it can pay for at the preposterous price (without tyres) of £700 a piece.

CARTER'S DEEP LEADS.

Following our recent paragraph in reference to the improved prospects of this property, we learn that a cable has now been received to the effect that the wash has been entered, and that good signs of gold are visible.

FINANCIAL ENQUIRIES.

Day and Martin, Limited.—F. S. C. (Tipton).—It is, we fear, the case of an old, extensive, and most respectably conducted business suffering from new processes and rival traders. We see little likelihood of much improvement in the quotation.

Dawson and Co.—T. L. (Liverpool).—Better have nothing to do with the World Wide Investment Company with its "safe" 100 per cent. investment.

Transvaal Mining Companies.—Inquirer (Somerset).—(1) The shares of both companies you name are of very doubtful character. (2) The outside brokers you refer to have been in difficulties of late.

OUTSIDE BROKERS.—A. C. (Great Yarmouth).—We cannot advise your going to these people, who would charge you about 25 per cent. in excess of the market price. H. B. S. (Torquay).—The company has been very hard hit. B. C. (Hull).—Have nothing to do with them. D. Y. (Jarrow-on-Tyne).—The only thing you can do, we fear, is to write off the debt. It would be impossible to recover from the people you name. J. B. (Birmingham).—We thank you for the circulars and so on you send us from MacPherson, Brady and Co., and Alexander, Byrne and Co. The fire is the proper place for them all. L. M. W. (Matlock, Bath).—You do not give the name of the brokers. If you sued them they would probably plead the Gaming Act. Let us see the correspondence.

LOAN OF £100.—C. H. B. (Rhondda).—We regret that we can be of no assistance to you in raising £100. It would be waste of time for you to make application to a bank on the security you suggest.

ROYAL ART ASSOCIATION.—W. B.—Make another application and let us know the result.

CHARING CROSS BANK.—H. G. (Sheffield).—We do not recommend deposits with institutions that offer such a high rate of interest. We have no knowledge of the other company you mention.

LEVIATHAN GOLD MINE, LIMITED.—C. M. (Bletchingley).—It is certainly not usual to have to wait 142 days for a certificate. Write again to the secretary and press him for it. Let us know the result.

MELKENDALEN, LIMITED.—J. A. (Adelaide Road).—We should advise you to keep the small sum you name in the Post Office Savings Bank.

SAFE INVESTMENT.—R. C. N (Bristol).—You have omitted to tell us the name of the preferred stock about which you invite us to give our opinion.

NATIONAL BENEFIT TRUST.—H. H. (Nottingham).—Your question would be more properly addressed to the secretary of the society, who would give you an authoritative and final opinion. Obviously, if the rules of the Trust void a policy upon its holder being three months in arrears, and your mother was in that position, she was at the mercy of the Trust, but inasmuch as she appears to have paid up these arrears, and the Trust seems to have accepted her payment without demur, we assume they have overlooked the technical breach, in which case, your mother has recoveerd her rights.

TWO CREAMERY COMPANIES.—G. H. S. (Wandsworth).—We have no information respecting the position of these companies.

LOCKWOOD AND CO.—T. B. C. (Rochdale).—They have been in business for many years and we have never heard anything against them.

TWO LOTTERY AGENTS.—F. W. B. (Worcester).—Have nothing to do with either.

CHAS. COVENTRY AND CO.—D. H. (Glasgow).—We advise you to throw all such circulars as the one you send us in the fire.

CARL HENTSCHEL, LIMITED.—F. T. (W. Norwood).—The shares are of a very speculative character, although it is only fair to say that the record of the company is respectable.

ONE AND ALL SICKNESS AND ACCIDENT ASSOCIATION.—F. J. C. (Bristol).—Write again, demanding the money due, and let us know the result. H. M. (Walsall).—We are glad to learn that you and your friend have obtained settlement of your claim, but regret to find that others are still unpaid. We agree that it would be much better for the society to pay proved claims promptly than to offer, as you say they are offering, "50 per cent. of the profits *pro rata* to all members of three months' duration." S. H. (Blowich).—Send us the whole of the correspondence with dates and amount of payments made. Meantime, we retain the letter from the society you have sent us. W. T.—The answer to your several questions is in the negative. F. J. B. (Tottenham).—See our comments on another page. H. C. N. (Notting Hill).—We can only refer you to what we have said to others on the subject. J. K. (Birmingham).—Ditto. We return your papers. J. F. C. (Bristol).—Ditto.

ANGLO-AMERICAN FINANCE CORPORATION.—DIXIE (Cheshire).—We cannot advise dealings with them.

A. CASTELMAINE AND CO.—EQUITY (Greenock).—(1) We know nothing about them either way. (2) We note your pleasant experience with the Central Stock Exchange, Limited, which you say was a series of transactions covering two years, in which they treated you well.

CHARING CROSS BANK.—H. R. H. (Blackburn).—The cutting to which you refer is not in your letter. Please tell us its purport.

VARIOUS SHARES.—H. C. B. (Leicester).—The liability is, as you say, very remote; and, of course, you can get bank shares which carry only a small liability. Of the list you give us we should prefer the Stamford, Spalding and Boston, whose shares are only £30 with £10 paid, and which at their present price would yield you about £4 17s. 6d.

MEXICAN MINES.—INQUISITIVE (Burry Port).—It would be a very speculative purchase.

UNITED GOLD FIELDS OF NEW ZEALAND, LIMITED.—F. (Ealing).—We do not know where you can find a purchaser for your 50 shares.

OPTION ORDER.—P. K. (Lewes).—Have nothing to do with these people and their option orders.

BUILDING SOCIETY.—F. G. (Shadwell).—The shares of the Australian society to which you refer are of no value in this country.

HAMBURG LOTTERY.—F. R. (Muswell Hill).—No, we do not think English subscribers have an equal chance. Anyhow, it is very seldom that one hears of prizes coming to this country.

NATIONAL SHARE EXCHANGE.—W. R. G. (Hampton Hill).—We cannot recommend such transactions.

LOTTERIES.—D. J. B. (Cardiff).—Your letter is quite unintelligible. Moreover, you do not give us your name and address.

CITY AND COUNTY PURCHASE COMPANY, LIMITED.—J. A. (Islington).—It would be a very speculative purchase.

SAFE DEPOSIT.—H. H. (Belfast).—We never recommend depositing with institutions that offer 10 per cent. interest.

THE ENGLISH VELVET AND CORD DYERS' ASSOCIATION.—D. D. (Ferryside).—We should prefer one where the difficulty of sale, if required, would be less.

BONDHOLDERS' REGISTER.—J. G. (Leominster).—You can get it from any newsagent upon order.

TWO BUILDING SOCIETIES.—W. L. (Clapton).—We have no information as to the second of the societies you name, but the Temperance Permanent Building Society, of 4, Ludgate Hill, E.C., is a very sound institution.

PROVINCIAL HOMES INVESTMENT COMPANY, LIMITED.—J. T. (Sheffield).—If you cannot keep up your payments, as appears to be the case, you are, naturally, at the mercy of the company, who are entitled to take possession of the mortgaged property and to collect the rent and sell the property. If you know someone, as you say, who will lend you £700 upon the property, we should think it would not be difficult to come to an arrangement with the Provincial Homes Investment Company. We return your papers.

COPY OF REGISTER.—A. T. (Peterborough).—The 1s. only gives you the right to inspect the register. If you want a copy of the list of shareholders you must pay upon a fixed scale. We have no doubt that the £7 mentioned in the Registrar's letter is the correct charge for the particular company whose list you want.

CONGO BONDS.—J. H. C. (Sheffield).—You will find the drawings in the "Bondholders' Register."

UNITED STOCK AND SHARE CORPORATION.—OTHELO (Swansea).—If you take our advice you will resist the temptation which you say you find so compelling to put a £10 note into the "Special Stock Combine, No. 25," or any other device of the kind for transferring your money to somebody else.

LONDON AND MERCANTILE BANK, LIMITED.—M. J. R. (Martock).—We think you would be quite safe. We thank you for your kindly expressions.

TRANSVAAL EXPLORING, LAND AND MINERAL COMPANY.—A. J. W. (Brixton).—(1) We have not. (2) Yes, Union Pacific Railway Perpetual Consolidated Debenture Stock is, we think, worth the quotation you name.

INVESTMENT OF MONIES.—J. W. M. (Muswell Hill).—We do not know the firm you mention. You should deal with a member of the Stock Exchange.

SIERRA GOLD MINE.—COURIER (Dundee).—The shares are of very doubtful value.

UNITED STOCK AND SHARE CORPORATION.—A. C. D. (Margate).—Have nothing to do with these people and their "Special Combination System." We return your papers.

INSURANCE ENQUIRIES.

BRITISH HOMES ASSURANCE CORPORATION.—F. D. (London).—What we have said is that the company wants more capital. It is making arrangements for getting what is wanted. The business is sound and steadily increasing.

TWO ASSURANCE COMPANIES.—R. R. (Hackney).—There is very little to choose between them. Both are in the front rank of such companies.

NEW YORK LIFE ASSURANCE COMPANY.—MERSEY (Liverpool).—In the circumstances we think it might be well to go to an English assurance company.

UNITED PROVIDENT ASSURANCE COMPANY.—A. R. P. (Wigan).—Send us the name of the Fidelity Company to which you refer and we will go into the matter.

CENTURY INSURANCE COMPANY, LIMITED.—WALSALL (Harrow).—Yes, we have no difficulty in recommending it.

INSURANCE SHARES.—W. T. P. (Luton).—If you can get out without loss do so.

SALVATION ARMY ASSURANCE COMPANY.—ANTI-HUMBUG (Norwich).—You could only get the documents you mention from the company, and it is very doubtful if you could get them from them.

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY.—J. B., Junr. (Hornsey).—It is a sound society.

MANUFACTURERS' LIFE ASSURANCE COMPANY.—J. B. (London).—Yes, this Toronto office is one of standing.

PREMIUM BONDS.—H. E. (Pentre).—Your information is practically correct.

LIFE AND HEALTH ASSURANCE COMPANY.—H. M. (Lewisham).—We think not.

PEARL INSURANCE COMPANY.—J. B. (Stoke Newington).—It does not matter, from the point of view of safety, how the company have disposed of your £10. They are answerable to you, and we need hardly add they will meet any obligation they may have incurred to you.

THE ROYAL LONDON MUTUAL ASSURANCE SOCIETY, LIMITED.—H. A. (Birmingham).—You say you are about to insure your life for £100, with profits, and you are disposed to insure with this society, but are in doubt as to their being able to "guarantee the profit at about £1 10s. on each £100 policy." The society is of the highest standing, but you appear to be under the impression that it will immediately pay back to the insured the amount of the bonuses declared, instead of which the payment of the bonuses is deferred until the policy matures by death, as the assurance you propose to take out is "whole life" and, of course, in the meantime the premiums are earning compound interest. The fact that many insurance companies which have to pay dividends upon the shareholders' capital, pay bonuses of 30s. and upwards should in itself be sufficient to satisfy you that a strictly mutual company such as the Royal London should experience no difficulty in granting similar bonuses.

BRITISH EQUITABLE ASSURANCE COMPANY, LIMITED.—J. J. (Stratford).—We do not think any bank or insurance company would do as you suggest, but no doubt you could sell the policy for a certain sum.

ROCK LIFE ASSURANCE COMPANY.—H. J. P. (Longton).—Better stick to the Rock, which will treat you well.

BRITISH HOUSE AND LAND INSURANCE COMPANY.—THRIFT (Birmingham).—We think so.

BRITISH NATURAL PREMIUM ASSOCIATION.—CABINET (Birmingham).—We should prefer another company.

LAW GUARANTEE TRUST AND ACCIDENT SOCIETY.—J. B. (N. Penwell).—The 4½ per cent. guaranteed debentures issued by this society are attractive.

THE BRITANNIC ASSURANCE COMPANY, LIMITED.—B. A. (Hither Green).—You say that you insured your mother in this company ten years ago for £18 18s. at death, the weekly premium being 1s. 6d. Owing to bad times you obtained a loan of £4 18s. about two years ago. Afterwards you wrote for a surrender value and were informed that the policy must be in force ten years before it could be granted. That period is now expired, and all you can get from the company is £1 15s. 10d., in addition to the £4 18s. borrowed. You think the terms unfair. We cannot agree. We find that in December, 1906, you applied to the company for a loan on security of the policy, although it did not then bear a surrender value. The company made a special concession and granted you a loan of £7, for which they hold your acknowledgment and a grateful letter of thanks. In June of last year you wrote to know whether you could withdraw from the contract altogether, and were told that the policy would not bear a surrender value until ten years from the date of entry, namely, November, 1908. In October last you renewed your application for surrender value, and although the company's scale of surrender values would only entitle you to a return of 3s. in the £ of premiums paid, in the circumstances the company made you a special offer of 5s. in the £, and they hold your receipt for the sum due to the company as principal and interest on the loan referred to above. We consider that not only have you no grounds for complaint, but that the company treated you in a very generous manner from the commencement of your connection with it, and we cannot see that you have any justification whatever in making the complaint you have. It is quite possible that you did not anticipate that your mother—the assured—would live to such a great age, but the company has nothing to do with that. In some cases policy holders pay in more than they receive, while in the majority of cases they pay in considerably less. If the expectation is largely exceeded the amount paid in is much greater, of course, than if the expectation is not realised.

John Bull Six Per Cents.

We are prepared to deal in these shares, our present quotation being 1-1½, *that is to say, par to an eighth premium; or, in other words, we are buyers at* £1 *per share and sellers at* £1 2s. 6d. *per share, fully paid. The shares are entitled to a Cumulative Preference Dividend of six per cent. per annum, and they possess the further right to be exchanged at the option of the holder into Ordinary Shares.*

APPLY SECRETARY, JOHN BULL INVESTMENT TRUST & AGENCY, LTD., 67, LONG ACRE, LONDON, W.C.

AMONG THE LAWYERS.

THE LAW SOCIETY AND THE COUNTY COURTS.

The County Courts Committee, appointed by the Lord Chancellor lately, requested the Law Society to consider four questions:—

(1) Whether in the opinion of the Society the County Courts should be constituent branches or parts of the High Court.

(2) The principal alterations which the Society would recommend in order to carry out any changes suggested by the first question.

(3) Suggestions either with regard to the High Court or the County Court which would assist the Committee in reporting upon the matters referred to them by the Lord Chancellor.

(4) Improvements in the working of the present system of the County Courts which the Society desires to suggest.

The Society duly considered these questions, and after a lengthy discussion decided that, so far as the first two are concerned, it is in its opinion "undesirable that the County Courts should be constituent branches or parts of the High Court." As to the third question, the Society had nothing to say; but as to the fourth, it made certain suggestions, among them that the procedure of the High Court as to Order 14 be applied to default summonses of the County Court, where the amount claimed was £10 or upwards. Also that the jurisdiction of the County Court Registrars should be increased from 40s., as it now is, to £5. The most important of the Society's resolutions is that quoted above—namely, that "it is undesirable that County Courts should be constituent branches or parts of High Courts."

In discussing this resolution *The Law Journal* assumes, and probably with truth, that the Society was influenced by the fear that the position of solicitors as advocates would be imperilled by the change. There does not seem to be any good ground for this opinion. The creation of District Courts as constituent parts of the High Court, would improve the status of solicitors, and it is not at all likely that the public would be more inclined than now to dispense with their services for that of more expensive advocates—members of the Bar. As our contemporary points out most of the useful proposals put forward by the Mixed Committee for the improvement of the County Court system—the application of Order 14 to default summonses of the County Court, the increase of the jurisdiction of the Registrars in the smaller cases, the reduction of the County Court fees (which are in many respects higher than those payable in the High Court), and the prohibition of the appearance of debt collectors as agents for plaintiffs—would be automatically adopted if the County Courts were made branches of the High Court.

COUNTY COURT SUMMONSES.

The system at present in force with regard to the granting of County Court summonses is one that is open to much abuse. A person now can go to a clerk in the County Court office, and on payment of the necessary fees, obtain process against another, whether there are good grounds for an action or not. The plaintiff fills in the particulars, occasionally with the assistance of the clerk, who gives him the form, but, generally on his own initiative. Two cases have recently come to our notice where a person who had nothing to do with the matter was made the defendant. It is not always convenient for a man to contest an action, and sometimes a desire for privacy influences him to pay up rather than go into court. In a police court a person has to apply personally to the magistrate for a summons, and though some magistrates treat this part of their duty in a perfunctory manner, the majority of them go into the pros and cons of the matter before they grant the process. We do not suggest that this course should be followed in the County Court by personal application to the Judge, or Registrar, but surely it would not be difficult for the clerk to go into the matter and advise applicants as to the proper persons to sue. We have mentioned only two cases, but there is no doubt that there are many others of the same sort. If the method we suggest were adopted, much less would be heard of miscarriages of justice and imprisonment for debt.

LEGAL ANSWERS.

Employment Agency.—Anxious (London).—It seems to us that your agency should be registered, and you should apply to the County Council for information as to the necessary steps before you undertake any business.

Title Deed.—Ignoramus (Manchester).—The signature or seal of the vendor is sufficient, but you should add your own signature as evidence that you accepted the purchase, and your signature should be witnessed.

Register of Births and Deaths.—A. J. B. (Tamworth).—You are entitled to inspect the entry of the names, but not the actual certificate, on payment of 1s. You can have a copy of any certificate for a further payment of 2s. 7d.

Refreshments on Sunday.—H. T. W. (Blackwall).—The publican was right in refusing to serve you under the circumstances. The law is the same for seamen as for others.

Furniture.—C. M. W. (Willesden).—If the furniture had been bought on the hire system, the man had no title to sell it to you, and you must pay the £3; but if he had bought it on credit, it is yours, and no further claim can be made on you.

Salary or Discharge.—M. E. (Cardiff).—If you have a receipt for the goods, there can be no charge of a criminal nature, and you are therefore entitled to your salary for the time worked and for a week in lieu of notice.

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THE TRIUMPH OVER PREJUDICES. VICTORY OF REFORM.

There are few studies that afford greater pleasure or give greater satisfaction to the studiously inclined nature than a careful examination of the rise and fall of ancient nations, or the gradual decay of old traditions and the absorption or extinction of old institutions. The student, if he so desires, can trace how from these past great traditions a new code of ideas has gradually evolved, while from the structures of old historic houses new enterprises more fitted to deal with the altered conditions of time have been brought into being.

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All great reforms that have tended to shake settled beliefs or to upset established methods have had to contend with both prejudice and violent opposition. It has been so in religion, in politics, in banking, in finance, and so it has been in the establishment of the London and Paris Exchange, Limited, an institution founded to give greater and more extended facilities for financial transactions and dealing in and obtaining advances on Stock Exchange securities. The directors wish to congratulate their supporters that, notwithstanding all this opposition, they have succeeded in establishing their enterprise, and they are convinced, from the progressive advancement of their business, that they occupy to-day a high position in public favour. The sound and liberal principles on which the business is conducted justify the belief that future years will witness a continuance of steady and healthy expansion, and bring increased prosperity.

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JOHN BULL'S WOMENFOLK.

Floral Adornments for Christmas Festivities.

All the lamentations of poets concerning the fleeting nature of freshness and beauty must certainly be applied to flowers. Of course this renders them really not satisfactory for wear in hot and crowded ball-rooms, despite their manifold other recommendations. It is truly sad, but the damsel who relies on "Nature's jewels" for her adornment may turn away from her bedroom mirror justifiably pleased with her looks, and receive a dismal shock on catching a stray glance at herself after a couple of hours in the ball-room. This being so, it is no wonder that every year the imitation flower trade becomes more of a high art. For a woman with a small dress-allowance, artificial sprays come as a boon and a blessing. Of course it is positively horrid to have to appear at dance after dance in exactly the same get-up, but with only two simply-made evening frocks—say, a white silk and one of some dainty colour—and a good supply of floral garnitures, the impression of an extensive wardrobe can be given at all events to the obtuse eyes of male admirers! One of the sweetest imaginable sprays had across the bust loops of tiny Ranksia roses inter-twined with pearls. From the shoulder there fell to below the knees trails of the roses, three or four strings of pearls, and streamers of pink and mauve velvet ribbon. Pearls were worn in the hair fastened above each temple with pink rosettes. A very wealthy-looking garniture was of velvet orchids—mauve and purple, speckled and blurred after the manner of these aristocrats amid flowers. Its foliage was maidenhair fern, and the spray was arranged from left shoulder to right hip, thence falling almost to the hem of the gown. A dark woman is well suited by wreaths of purple grapes and vine leaves on bust and hair, while her blonde sister might choose the pale green variety. Some combinations of colours are a delight to the eye, such as pink roses and violets, pale yellow roses and forget-me-nots. Gold and silver tinsel flowers of course do not aspire to copy Nature—no doubt in their hearts they think they are an improvement on her best efforts! Thus they are often made in a gigantic impossible size. The latest notion is to scent artificial flowers. A few drops of perfume are dropped amid their petals, or they are encased for weeks in air-tight boxes together with scent sachets. This method renders the perfume permanent.

The Elegance of "Pantalettes."

When knickers were first adopted as a substitute for numerous cumbersome petticoats, the one idea was comfort and hygiene. Nowadays they are receiving the attention of true *artistes* in dress, and are being made so beautiful that their wearers must cover them with skirts with keen regret. A truly lovely model was formed of heliotrope satin of the richest and firmest texture. They fitted tightly to just above the knees, where they were slightly swathed—if you please—in the most approved up-to-date fashion for Directoire dresses! An accordian-pleated frill of the satin ran round the edge, extending a trifle up the leg on the outside, where it finished by a rosette. Another pair was of a pale blue brocade of just the same description as the wearer's corsets. The top of the corset was embroidered with Neapolitan violets, the knee-bands of the knickers were also daintily worked in similar style, and fastened by tiny amethyst buckles. This lady only wanted a plumed hat and sword to look like a Pantomime Prince. On the other hand, knickers are being made in tweeds and serges that resemble in type a man's riding breeches—easy-fitting above, but so tight above the knees that they are laced up by loops and cords. Knitted knickers are useful wear during the winter, as they are very warm, and can be mended with darning wool like stockings.

Keep your Jewellery Clean.

Two small brushes—tooth-brushes serve very well—will be required, together with a box of jewellery powder, procurable at any chemist's. Dip the hard brush first of all into eau-de-Cologne, or any other spirit, and then into the powder. Rub firmly, yet cautiously, over the ornaments, and when dry and clean remove all traces of the powder with the soft brush. It is astonishing the difference the touch of spirit makes. A final polish with chamois leather gives an added gleam.

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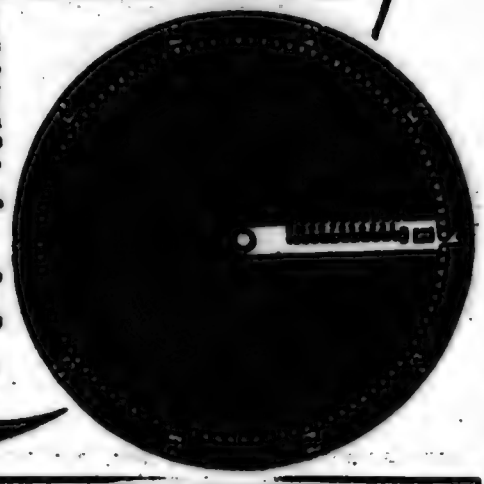

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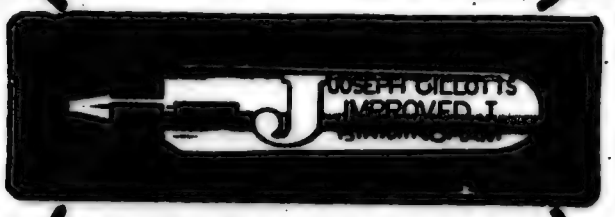

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THE HURLY BURLY.

By Theodore Dahle.

THE AMAZING GRIEVANCES OF PEABODY TENANTS.

The iron has entered the soul of the tenants of Peabody Workmen's Buildings at Norwood. When the late lamented Peabody soared to mansions in the skies he left mansions down below for the accommodation of working-class families at cheap rates—more or less cheap, that is. The great buildings at Norwood are an example of his philanthropy, and there they keep his memory green. There was a time when the tenants were happy in their tenure. But latterly their necks have been under the heel of tyranny, and in a local mission-hall the other night they rose as one man and several women to protest against the oppression and the wrong.

The chairman, having explained that he was supposed to be out shopping for the missus, declared the meeting open for the discussion of grievances, and for several hours thereafter the tale of woe was uttered from the deeps of many an aching heart. It appears that one man has received notice to quit because he will not permit his wife to clean the laundry steps at the command of the superintendent; not having married his wife to lend her out for general charing. True, there is a rule that all passages and steps must be washed every Saturday, but the tenants feel, not without reason, that to read the laundry steps into that rule outrages the ethical intentions of the revered Peabody. Indeed, one lady rose in the midst and declared that though she had been a tenant for nine years, she had never yet been asked to clean the laundry steps. Actually, it is a job for the porters; I gather that the new superintendent seeks to make it at his option a punishment for the tenants. In mercy, will he kindly not insist on their blacking his boots, or shovelling in his coals?

If what was said at the meeting be true, he is a punctual man. It was complained that a tenant had been turned away because she had paid her rent five minutes later than the time specified. Really, it may have been a long five minutes; anything between a week and a month; but I cannot say of my own knowledge. In any case, the more or less prompt disappearance of the lady from her happy home was probably designed as a warning to other tenants to be ready with their rent at the fated hour; to be late is to be lost.

Not only is there a special time for the payment of rent, but there is a special time for washing, and the superintendent selects the time. One of the protestors whose wife had been ordered to do her washing on Thursdays, claimed the right to do it on Mondays, when, although there are three coppers going in his block, only one other tenant has a permanent engagement with the soapsuds. I cannot think it an unreasonable proposition that a lady should be entitled to select her own washing day. This has ever been one of the natural rights of women; and if the superintendent of the Peabody Buildings at Norwood does not render due respect to the tradition of ages, I shall have to take serious steps to bring his conduct before the proper authorities. Not to make any bones about it, I shall inform Mrs. Pankhurst.

Then it is complained that there is a rule which forbids the playing of pianos in any room in the buildings after ten o'clock at night, though babies may make music from midnight to dawn. To me, a distinction of this sort seems arbitrary. If there is one social principle I hold more strongly than another, it is that if Peabody babies are permitted to go all night, Peabody pianos should be allowed to go all night also. In my judgment, no difference whatever should be made between one musical instrument and another. Besides, while public-houses remain open until half-past-twelve, why should pianos be closed at ten o'clock? It is unreasonable. A Peabody husband arrives home after an evening of pleasant refreshment, with all his music in him, and because the superintendent and the rest of the building wish to go to sleep, he is debarred from playing nocturnes on an instrument for which as great an artist as Paderewski declines to cut his hair. It is not merely that this is a gross interference with human liberty. If the ten o'clock rule were extended to ordinary tenancies, it would inevitably lead to a slump in pianos.

Though the grievances of the Peabody tenants begin with washing, it must not be supposed that they end with pianos. If they want their chimneys swept, they have to pay the official performer ninepence per chimney, though if they were at liberty to call in one from the outside he would be delighted to do it for sixpence, and, it may be, take away more of the soot with him. I do not know what profit, if any, the Peabody Trust makes out of the tenants on the marketable genius of this ninepenny chimney-sweep, but it is clear that the tenants make a dead loss of threepence every time he calls. And threepence will purchase two beers, or one whisky, or two-and-a-half fried fishes and a ha'porth of best machine-cut potatoes.

It is further alleged that if two women tenants are caught "gossiping," they are liable to a fine. One woman who had to catch a train said she was once reprimanded for leaving home five minutes too early; another said the gas is not lit until an hour after dark, and another averred that she is not allowed to chop wood save in the roadway. So that, taking one thing with another, the Peabody Governors have an amazing case to answer, and I trust they will be able to answer it.

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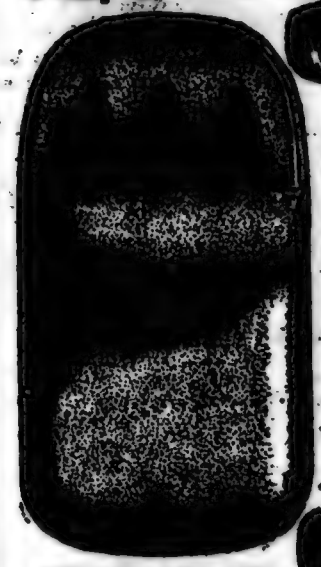


Handsome Solid Leather Cigar Case FREE.

Below we give descriptions of three higher priced brands. Our great experience in selecting and buying together with our exceptional facilities for storing enable us to supply these choice Havana Flavoured cigars at a third the price charged by ordinary dealers for similar quality cigars. The "Marquesa," "Excelencia," and "Regalia Reina" are excellent cigars in every way, and better value is impossible. All our cigars are supplied on our Five Free Smoke System. What could be fairer?

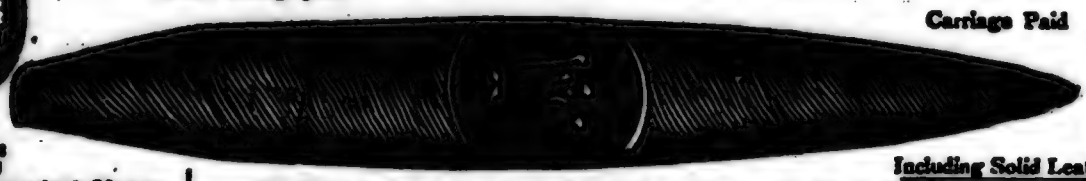
To all purchasers of 100 of either of the brands we will present free one of our handsome Solid Leather Vest Pocket (5¼ by 3ins.) Cigar Cases. Duplicate Cigar Cases for friends can be had for 2/- post free.

"MARQUESA." A mild Cigar, possessing delightful aroma and embodying the choice characteristics which are looked for in a well-matured cigar. Boxed in 50's, 12/6; 100 (including Solid Leather Cigar Case), 23/-, carriage paid.

"EXCELENCIA." A Cigar of medium flavour, slightly fuller than the "Marquesa" in taste. For price and quality unapproachable. Boxed in 50's, 12/6; 100 (including Solid Leather Cigar Case), 23/-, carriage paid.

"REGALIA REINA." A fine Havana Blend possessing rich bouquet, with a fragrance which appeals to all lovers of a choice cigar. An excellent after-dinner smoke. Boxed in 50's, 11/6; 100 (including Solid Leather Cigar Case), 22/6, carriage paid.

Carriage Paid **100** **20/-** Including Solid Leather Cigar Case.



FREE.

A Solid Leather Vest Pocket Cigar Case (5¼ by 3 ins.) given FREE to purchasers of 100 of either "Marquesa," "Excelencia," or "Regalia Reina" Cigars.

All Cigars safely packed and sent carriage paid.

Cross Cheques and P.O.'s Stamford, Spalding & Boston Bank.

BOND CIGAR CO. (DEPT. B.) GRIMSBY.

In the Wealthy and Beautiful Danish Capital.

HOTEL D'ANGLETERRE, COPENHAGEN.

On a par with the leading Hotels of London and Paris.

COPENHAGEN'S MOST FASHIONABLE RENDEZVOUS.

Most Popular Hotel for Visitors.

MAGNIFICENT PALM COURT AND WINTER GARDEN.

Spacious Dining Rooms. Grill Room, etc.

Luxurious Bedrooms.

EVERY MODERN COMFORT AND CONVENIENCE.

Write for Tariff to Mr. A. C. Andersen, Manager.

"LUNTIN" Mixture

"Light and cool"

Smokers unable to obtain "Luntin" from their Tobacconist may have a sample posted by sending six penny stamps to the Manufacturers,

THOMSON & PORTEOUS, EDINBURGH

You are adding considerably to the value of your tooth-cleaning by first dipping the brush into a tin of

Calvert's Tooth Powder

Price 6d., 1/-, 1/6 & 2/-. If you prefer to sprinkle the Powder on to the tooth-brush, ask for our new package—a glass jar with sprinkler top, 1/- nett. For trial sample send a penny stamp to F. C. Calvert & Co. (JB Dept.), Manchester

HARDY'S BRONTON CONSUMPTION & COUGH SPECIFIC STRONG SYRUP

Price 1/1½ & 2/9 of all Chemists or post free.

CURES WHERE ALL ELSE FAILS.

Supplied to the Aristocracy. 50 Years' Reputation.

Depot J.B. 42, Waterloo Rd S.E.

HOME OF BRONTON HOSPITAL

CHARING CROSS BANK

(Established 1870.)

22, Bedford Street, Charing Cross, London, and 22, Bishopsgate Street Within, London, E.C.

Branches: Manchester, Liverpool, Leeds, Bradford, Bristol, etc.

Assets, £1,607,949 Liabilities, £1,236,871 Surplus, £371,078.

LOANS of £50 to £2,000 granted at a few hours' notice in Town or Country, on personal security, jewellery, precious stones, stocks, shares and furniture, without removal.

Stocks and Shares bought and sold.

Two-and-a-half per cent. allowed on Current Account Balances.

Deposits of £10 and upwards received as under:—

Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "

Special terms for longer periods. Interest paid quarterly.

Owing to the nature of our Investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 38 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.

A. WILLIAMS and H. J. TALL, Joint Managers.

BULL'S EYES.

SOME UNFOUNDED AND CONFOUNDED RUMOURS:—

That Mr. Horace Avory, K.C., *understated* his case against our Editor.
That the Labour Members have no brass.
That Miss Muriel Matters.
That the Chelmsford voters were all Dence.
That the Government "bite" is worse than its "bark."
That by declining to pay Income Tax, Dr. Clifford is only pocketing his resentment.
That Hall Caine is going in for Simple Bible Preaching.
That "The Antelope" is a fast play.
That the sale of the L.C.C. Works Department will be a "knockdown" blow for the Progressives.
That the term "short Commons" has a new significance for some Members now.

A telegram from Kimberley says:—"The De Beers miners have been notified that they will not be needed after Monday next. About 250 are affected." We hate affectation.

The £500 flower exhibited at the Franco-British was barely an inch in circumference. But its name made up for it:—"The Bulbophyllumlemsiscatoides."

The recalcitrant policeman who told the deceived damsel that "he only loved her once a year" had evidently got her twelve months without the option.

Two men got six months hard, at Enfield, for welshing in connection with "The Welkin" at Alexandra Park. They were in the welkin ring.

A correspondent writes asking how to clean white kids? Well soap the little beggars.

There is no truth in the rumour that the Kaiser has telegraphed to the Sultan "Servia right!"

Messrs. Shoolbred ought to have been able to please Sir Charles Wyndham, since they had an excellent Criterion to go by.

It is stated that Mr. Lloyd George contemplates levying a tax upon advertisement hoardings. Most of our other hoardings are overtaxed already.

Speaking of the Cullinan diamonds on view at the Tower, a contemporary says "many visitors take them for cut glass." We should like to take them for nothing.

A West End shop is offering for sale stockings at 40 guineas a pair. They come rather high.

"A woman with a new frock thinks the sun shines for her alone," says Arnold Marchant. She certainly takes the shine out of other women.

The Gull lightship has been struck by a foreign steamer. Had the lightship been casting reflections on the other vessel?

Curious that a woman may be very good-looking and yet not look good.

A weekly paper is running a "Dotty" Competition. It is well named.

A man charged with drunkenness pleaded that "he felt very weak." So he took strong measures.

Seymour Hicks' inquest of beauty. Presently we shall have the verdict.

"Curiosity is a powerful lever," says R. E. Vernede. It can raise any amount of trouble.

Professor Garner, who is in Africa studying monkeys, says he has secured certain proof that they talk. But perhaps it is only his tail.

Paris is trying a mechanical street-sweeper, but they have been "trying" London for years.

"Peaceful Times," is the name of a new journal. It will probably have to fight hard for existence.

"Complaint is made that the A. B. C. girls are plain," says the *Owl*. This ought to make them smart.

"Man, after all, is a harp," says Elizabeth Worthington. We know many who are harpies.

"The only branch of pictorial art which has not progressed is that of the pavement artist," says C. Pawson. Still in its Stone Age, of course.

A Parisian poulterer is retailing a dromedary. Hump-steak?

"How to Cook Husbands," is the title of a new book. We suggest that they should be well "done," and served with sauce.

"Are Vegetarians Mad?" asks a contemporary. They will be now.

Mr. Tom B. Davis has decided to allow women over fifty to wear hats at matinées. He won't get many applicants.

"No husband ever gives all his money to his wife," says Judge Bacon. Unless, of course, he contemplates filing his petition.

One of the points in Mr. John Burns' recent circular is that centre electric or tramway posts should be avoided. Now, that's real helpful, for our practice has been to run into them as often as possible.

Phenomenal SALE of TOWEL SAMPLES.

12 SPLENDID TOWELS FOR 5/6 THE LOT CARRIAGE PAID.

Much under Actual Cost of Manufacture.

We want you to try our Famous Towels, and to do this we realise we must make a substantial sacrifice.

We believe our Towels are the finest in quality and value in the wide world, and it is entirely to our interests that you should find this out. We therefore make what is unquestionably **the most amazing Towel offer ever made.** We will send for **5/6,** Carriage Paid, 12 Samples of Superb Quality Towels.

Just think of it! 12 beautiful Fine Quality Towels for Bathroom, Bedroom, Kitchen, and Lavatory, **for only 5/6 Carriage Paid.** Can you imagine it? It is quite true, and we are prepared to make this substantial sacrifice in order to get you to try our Towels.

Contents of this Marvellous Parcel of Towel Samples as follows:

2 Handsome Striped Turkish Bath Towels, very absorbent quality.
2 Fine Quality, Pure Irish, Handsome Huckaback Towels.
2 Splendid Fine Pure White Honeycomb Bedroom Towels.
1 Handsome Huckaback Ready-made Roller Towel, full size.
2 Pure Soft Fine Quality Turkish Towels, large size.
1 Fine Quality Pure Irish Tyrad Tea Towel.
2 Extremely Soft White Pure Grecian Bedroom Towels.

This Magnificent Collection of Towels for **5/6** the Lot, Carriage Paid.

Our Complete Catalogue sent Post Free by return.

OXENDALE & CO., (Dept. 6),

GRANBY ROW, MANCHESTER.

Wholesale Warehousemen and Manufacturers.

Write immediately, don't miss this chance.

Money returned if not perfectly satisfied.

Telegrams—"OXENDALE," Manchester. Founded 1857. Telephone—5059 & 5060.

COMPANIES' NOTICES.

This notice is not issued for the purpose of inviting subscriptions for shares, but by way of information only, and no applications will be entertained unless the same are made on the footing of and with reference to the full Prospectus.

The LIST on the footing of the full Prospectus will CLOSE on Saturday, the 12th DECEMBER, 1908.

British Homes Assurance Corporation,

LIMITED.

Increase of Capital from £100,000 to £500,000.

PRESENT ISSUE:

200,000 Preferred and Deferred Shares at £1 each, at a Premium of 5/- per Share.

The primary object of the new issue of shares is to enable the Directors to further develop the Life Assurance business of the Corporation in the Ordinary and Industrial Branches, on a well defined systematic plan which has contributed largely to the phenomenal success and prosperity of many well-known Life Assurance Companies. The full Prospectus states, *inter alia*:

"The Shares of the leading Life Offices are, if purchasable at all, only to be bought at high premiums, thus placing them beyond the means of most investors. The great advantage therefore of obtaining Shares in an already soundly established Life Office such as this Corporation has proved itself to be, at a small premium, is obvious, and investors may reasonably hope that these Shares will rise to a high premium."

It is obvious that with the facilities for building up an ever increasing business, the profits to shareholders in such Companies must of necessity continue to be great, and the British Homes Assurance Corporation as a dividend paying concern, possessing a valuable profit earning business and a well equipped organisation, is placed in an unprecedentedly favourable position for attaining high rank as a wealthy and progressive Life Assurance Institution.

The Income of the Corporation as at the 31st December, 1907, had reached the sum of £167,827 6s. 4d., as compared with £89,739 19s. 2d. as at the end of 1902, whilst the funds, including capital, have increased in the past five years from £165,844 16s. 4d. to £422,007 6s. 7d.

At the Annual General Meeting held on July 29th, a dividend at the rate of 10 per cent. upon the paid up Preferred Shares, and at the rate of 20 per cent. upon the paid up Deferred Shares was declared in respect of the year 1907.

Full Prospectus and application form may be obtained on application to the Secretary, at the Head Office of the Corporation,

6, Paul Street, Finsbury, London, E.C.

M. GREGORY, *Managing Director.*

The Case is Clear

Let us be brief—the case is clear. On the one hand we have fountain pens that splutter and leak—fountain pens that cannot be filled without a bulb filler—that are in a word not themselves without this old-fashioned friend, the filler. But in my hand here I have an Onoto Pen—that cannot leak and that fills itself. A pen a child can use—a pen no wise man would ever be without

—You, sir, should own an Onoto Pen

—It is the cleanest pen made—for it cannot leak

—It is a time saver because it fills itself

—It is the surest pen, it never splutters nor scratches.

And it is British made. Now is, **10/6** too much to pay for such a pen—or a little more for the new G model?

All stationers, jewellers and stores sell it. Go to-day—while the evidence is fresh in your mind to the nearest stationer's and say—"An Onoto Pen, please."

Booklet about the Onoto Pen free on application to Thos. De La Rue & Co., Ltd., 339, Bunhill Row, London, E.C.

Onoto

Self-Filling Safety Fountain Pen

IMPORTANT.—For those who require a larger pen with a very flexible nib, a special model—the new G—has this year been put on the market.

It is exceptional value for the money. Try this new G at your stationer's.

JOHN BULL'S LETTER BAG.

[THE EDITOR *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

JOHN BULL SIX PER CENTS.—*Readers desirous of acquiring a proprietary interest in* JOHN BULL *are referred to the notice at end of our City article, on page* 635.

SPECIAL NOTICE.—*Owing to the great increase in the number of* ENQUIRIES *received, consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag." The Editor will, however, in special cases, endeavour to reply by post to those correspondents who forward a stamped addressed envelope. When answers already standing in type have been published,* ONLY THOSE OF GENERAL INTEREST *will appear. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc., which will be duly acknowledged in these columns.*

DR. FORBES WINSLOW writes taking exception to a recent paragraph in this column referring to the British Hospital for Mental Disorders, 72, Camden Road, N.W. He says the institution had no collectors at the Brewers' Exhibition and the information that we published was sent by some person actuated by jealousy. He encloses a copy of the last balance sheet, showing a total income for the year of £576 only, though the expenses have certainly been £27 less than this amount, and remarks that it is about the only hospital not in debt.

MR. LOVELL, the Secretary, writes somewhat to the same effect, adding that one collector was outside the building, but that he has recently received information that an unauthorised collector was going about.

S. C. P. (Catford).—Please see two foregoing answers.

C. O. H. (Sheffield) takes up the cudgels on behalf of Mr. Muir Wilson of that town, and thinks that "JOHN BULL is nothing but a very weak imitation of *Truth*, except that *Truth* publishes articles for the public enlightenment, whilst JOHN BULL is merely a money-making concern." The distinction, if not exactly flattering, has its comforting features.

"LUCKLESS" (Palmer's Green) is one of fifty clerks who have been thrown out of employment through the collapse of "Arnold and Butler," the "wrong 'uns." We heartily sympathise with him and hope he will soon get a decent berth in a decent firm.

S. R. S. (Maida Hill), L. G. T. (London), "CONSTANT READER" (London) and others.—Did we really say that Aldeburgh is in Norfolk, whereas it is in Suffolk? What *does* it matter?

R. M. (Duncon).—We do not think there is any prospect of the Small Holdings Bill for Scotland passing into law at present. Thanks for all you are doing for us.

"REGULAR READER" (Hull).—It was very good of the *Hull Daily Mail* to give us such an advertisement, but we did not know there was so much electricity in our biscuits. Did you notice the sparks flying?

C. C. (W. Kensington).—There is not a word of truth in the story about Bradlaugh and his brother. No one who respects the memory of the dead man should ever mention his name in the same breath as that of the poor creature who was quite unworthy to bear it.

F. W. G. (Clapton).—No biscuits for misprints—unless very funny.

A. J. (Southsea).—We have no confidence whatever in "The Man in the Moon." He lives in Birmingham.

H. H. (South Norwood).—The address of the Official Trustee is Clement's Inn, Strand, W.C.—the same as the Suffragettes.

F. W. G. W. (Camberwell).—We hope we are patriotic, but we don't see why Germans should not be employed in musical capacities.

J. Y. M. (Atherstone) sends us a circular from the Sterling Value Co. (Lambert Chambers, Acre Lane, London, S.W.). Their name is evidently legion.

"ORADIAN" (Hackney) points out that the *Daily Mirror* tipped six non-runners one day. We are glad he did not lose his money.

F. J. F. (Stroud Green) asks about "the legality of Jewish employers enforcing a holiday on their staff when their black and white fasts occur, and refusing to pay the full week's wages." It is a question of contract. If no previous arrangement had been made, no doubt the staff could sue and get the sack.

"CRIBBER" (Norwich).—We know nothing about the "Country Gentlemen's Association" (24 and 25, St. James's Street) or their advertisements for gentlemen who require agents, coachmen, etc. It is not a bad suggestion that we should start a labour bureau.

E. P. M. (Stapleford) has had three years' experience of a thousand acre farm in Wiltshire, and wants to go abroad to gain further experience. Why not buy a revolver and go to Servia?

"WIELDER OF THE BLUE LEAD" (Hornsey).—We are certainly surprised that the *Manchester Guardian* should imagine the President of the Board of Trade was born in London fifty years ago, and "began his education at Battersea night schools."

"BUNNY" (Cairo).—Sorry for the confusion about Brother Prince's remains, but glad to hear our advice about books is useful.

E. H. N. (Finsbury Park).—You have evidently been very badly treated. You must tell Miss Pankhurst all about it.

W. F. (Willesden Green) has received from someone a copy of JOHN BULL, and asks that no further copies should be sent him, as he prefers to get his literature from the Salvation Army. No accounting for tastes!

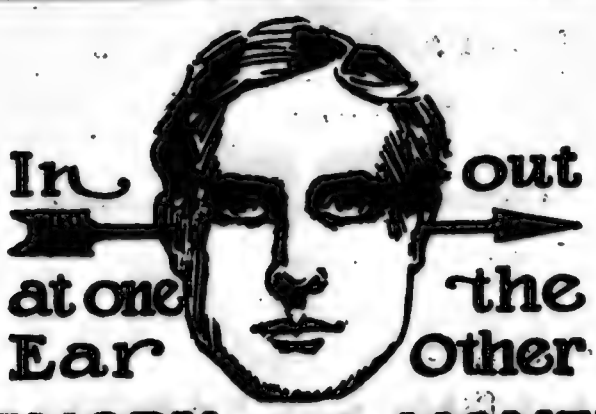
T. W. N. (Port Elizabeth).—Certainly Colonial readers can participate in our number scheme.

W. F. F. scolds us for writing "motor-busses," and points out that a "buss" is an osculation. Buzz!

C. F. (Birmingham) points out that our printer omitted one "d" in "goddesses," and suggests we should hurl it at him. This had already been done.

"TEAR" (Walthamstow) wants to know the average attendance at the White City. He should consult the *Daily Mail*, which published much useless information about that show.

C. H. (Upper Tooting) offers 118 numbers of JOHN BULL to anyone willing to fetch them or pay the carriage. This is a handsome offer, which should be welcomed by some hospital or charitable institution.



MEMORY and MONEY.

Mind-Wandering, Brain-Weariness, Failure at Exams., Business Losses, may be avoided by giving the small amount of time necessary to the acquisition of a perfectly-trained memory. Thousands of successful men, women, and students owe their success to their memory, and they owe their memory to

THE PELMAN FOSTER SYSTEM OF MEMORY TRAINING

(Grand Prix and Five Gold Medals)

Business Men, Clerks, and Students trained by this System develop the faculty of memory to a remarkable degree. They not only profit by knowledge and experience, but find its acquisition less tedious, and an enormous saving of time effected.

JOHN BULL says—

"We have investigated, and have no hesitation in advising readers to take the course of lessons."

100,000 PELMAN PUPILS ENROLLED.

Doctors, Journalists, Students, Lawyers, Clergymen, Editors, Business Men Clerks, Bankers, Mechanics, Civil Servants, Architects, Army and Navy Officers write in praise of the Pelman-Foster System and its remarkable effect upon mental capacity. Thousands of testimonials and newspaper recommendations received from every part of the world.

AN IDEAL WINTER STUDY.

The Pelman-Foster System is taught in five postal lessons. It forms an ideal spare-time study and occupies a small amount of time that the very busy can easily afford.

In your own interest investigate the claims made for the System. Write to-day for free explanatory pamphlet, pupils' testimonials, Press opinions, and terms.

Address the Secretary—

PELMAN SCHOOL OF MEMORY,

16, Wenham House, Bloomsbury St., LONDON.

Melbourne: 33, Stock Exchange Bldg. Bombay: 28, Esplanade Road.

ADDY'S

"GRAPNEL MIXTURE"

A BLEND OF CHOICE TOBACCOS.

Price 6d. per 1 oz. packet.

1/- per 2 oz. tin. 2/- per 4 oz. tin.

JEWELLERY

AT WHOLESALE PRICES

DIRECT FROM THE MANUFACTURERS.

By dealing direct with us you save 50 per cent.; surely this is inviting enough. We are Manufacturers; there is no middleman's profit. You simply send your order, chosen from the finest assortment in our catalogue and the ring, brooch or other article chosen is sent from our manufactory to your house direct.

ALL OUR GEMS ARE GENUINE.

WRITE FOR OUR CATALOGUE.

We do not manufacture for the trade, we prefer to deal direct with our customers: by this means we are able to keep the high reputation we have earned in the Jewellery business.

The quality also is unapproachable at our wholesale prices; any article not approved may be exchanged.

Send to-day for our catalogue. Sent Free on receipt of a Post Card.

GRENFELL FRAZIER & CO.

DEPT. 60, 12 EDGWARE RD., LONDON.

Salisbury Building and Estates Co.,

LIMITED.

CAPITAL - - £150,000,

In Shares of £1 each, fully paid.

Freehold Building Land in the City of Salisbury, Rhodesia.

A PROMISING AND SOUND INVESTMENT.

RAILWAY DEVELOPMENT IN RHODESIA.

A considerable impetus will now be given to Rhodesia by the active development of Railroad communication. It is admitted that appreciation in land values quickly follows the advent of Railway development or improved means of transit. Salisbury will become the chief centre, owing to its position and the fact that it is the Capital of Rhodesia.

PREVIOUS FORTUNES MADE IN LAND VALUES.

The careful investor knows the value of freehold stands in mining cities. He has so many precedents to guide him. Johannesburg, for instance, could have been bought for a mere song years ago, and those who were shrewd and sufficiently far-seeing were rewarded by making fabulous fortunes. The story is an old one, of course, and has been told again and again, but the truth of it remains, and the results achieved by those far-seeing investors a few years ago will ever shine as a guiding star for those who desire to participate in the fortunes of new South African cities.

.....

SALISBURY BUILDING AND ESTATES COMPANY, LIMITED.

Owns two hundred and sixty-five freehold building sites in the City of Salisbury, the Capital of Rhodesia. The Company has a capital of £150,000 in shares of £1 each fully paid. The Company has been established six years, and the report just issued shows that a profit has been made. Pluck and patience have at last been rewarded, and now is the turn of the tide. Over three hundred Freehold Building Sites (all numbered) are owned or controlled by the Company, and £30,000 has already been expended in the erection of houses and offices, all of which are let at remunerative rentals. The Company has no debenture issue whatever; the shares are therefore practically a mortgage on freehold land and freehold buildings that have been, and are still being, erected. The stands are situated in the best part of the city, and are very valuable for immediate building purposes. We unhesitatingly state that there are no undertakings in Rhodesia with more substantial or more attractive assets.

THE FUTURE OF SALISBURY.

Salisbury has a future before it. Experts assert that Salisbury must become the Chicago of South Africa. It is reached from the south and east by the Railway. It is the centre of a vast mining and agricultural country. It is a transmitting station for all quarters of the continent. It is the seat of the Rhodesian Government. A great portion—in fact, the greater part—of the property of the Salisbury Building and Estates Company is located in the centre of the city. In front of the Town Hall, in Rezende Street, it owns almost the whole of the stands on one side of the thoroughfare, while directly in front of the beautiful public gardens it has a number of building sites said to equal any in the city. In the residential portion of the city—the fashionable quarter—the Company owns over a hundred stands. Those who have lived in Salisbury will understand how valuable the property must turn out in Livingstone, Selous, Central and Union Avenues. It was on a stand adjoining some of the Company's property that the Government built the beautiful residence occupied for a time by Lord Grey, and now used by the Administrator of Rhodesia. Other Government officials reside in the vicinity—leading merchants and professional men are having residences built on the various avenues mentioned. The Company owns plots of valuable land in the leading business streets, and anyone desirous of looking further into the assets of the concern would do well to have a careful glance through the certified plan issued by the Company.

THE VALUE OF THE SHARES.

It is impossible to adequately forecast the future value of shares in the Salisbury Building and Estates Company, Limited. The City of Salisbury has chances such as the ordinary observer cannot very well fathom. The country has been by Nature endowed with every possible advantage, GOLD, COAL, COPPER, all being within the immediate vicinity, warranting its steady growth and development. The progress of Rhodesia must continue. From the Cape to Zambesi is not the wild dream now it was a few years ago. And in view of such progress freehold building land in the commercial centres must become of great value. The shares at the present moment can be bought at 17s. 5d., and as there is no debenture issue they practically form a mortgage on freehold property. Further particulars and maps can be obtained from the Statistical Department, London and Paris Exchange, Ltd., Basildon House, Moorgate Street, London, E.C.

Salisbury is the Capital of Rhodesia, and Rhodesia must rank as one of the leading States of the united Colony.

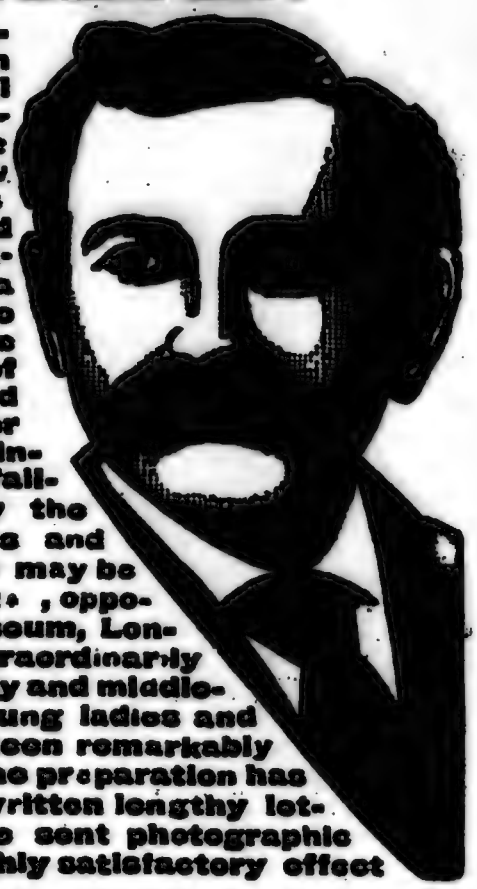
A London Business Man's Wonderful Hair Growing Preparation.

NEW HAIR

In 14 Days.

He invites men and women tired with trying "this, that and the other thing" to apply for complete LARGE TRIAL TREATMENTS

FREE.



A well-known London business man has a wonderful Hair-Growing Treatment which he claims will grow hair in fourteen days. He is willing to send supplies of his treatment sufficient for a complete trial, to those who, as he puts it, are tired of trying this, that and the other thing for their baldness, thinning or colouring falling hair. Certainly the evidence of letters and photographs which may be seen at Craven House, opposite the British Museum, London, is most extraordinarily satisfactory. Elderly and middle-aged, as well as young ladies and gentlemen, have been remarkably grateful for what the preparation has done. They have written lengthy letters, and some have sent photographic evidence of the highly satisfactory effect of the preparation.

THE EVIDENCE.

HAIR GROWS QUICKLY. Hove, Brighton.

MR. JOHN CRAVEN-BURLEIGH,—I enclose P.O. for another box of your preparation. I am pleased to say that the sample you sent me has entirely stopped the falling off of the hair, and it makes the hair grow longer surprisingly quick.

EDLA PULLEY.

A TEN DAYS' RESULT.

Springburn, Glasgow.

MR. JOHN CRAVEN-BURLEIGH,—Please send on another box of your hair-grower, for which I enclose P.O. I have only used your pomade for ten days, the hair is coming splendidly.

WILLIAM DAVIDSON.

GROWING SPLENDIDLY.

Littlehampton, Sussex.

DEAR MR. BURLEIGH,—I am very pleased indeed with the result of your hair-grower. I find my hair is growing splendidly beyond my expectations in so short a time. I will do my best to recommend it to others.

(Miss) B. GREENFIELD.

A WONDERFUL PRESCRIPTION.

Robertson Street, Greenock.

DEAR SIR,—Yours of last week to hand. I omitted to send word as regards the box I got. I only used half the box, and my hair is thoroughly restored. It is a wonderful prescription, and I would thoroughly advise anyone who is inclined to be bald to use it.

H. McINTYRE.

GROWN FULLY AN INCH.

Newton-le-Willows, Lancashire.

MR. JOHN CRAVEN-BURLEIGH,—I am greatly pleased with your hair grower. I have only used one box, yet it has made the hair grow fully an inch where the baldness was, and I return you my sincere thanks, for I shall always recommend your hair grower whenever I can.

J. T. BROWN.

"No part of the human structure starts growing again, nothing like so quickly as the hair of the head," the discoverer remarked. "If it were otherwise I certainly could not say that my Hair Regenerator would, as it actually does, grow hair in ten days."

"I know," he said, continuing, "that most people will think my treatment too good to be true. I have selected haphazard a few testimonials which bear out my contention—I have hundreds of others."

FREE, FREE, FREE

"I wish everyone suffering from Hair Troubles to obtain from me a complete Large Trial Hair Growing Treatment, consisting of

1 ONE LARGE TRIAL BOX OF MY TRUE HAIR GROWER.
2 ONE CAKE OF SPECIAL SCALP SOAP.
3 A BEAUTIFUL ILLUSTRATED BOOK OF 96 PAGES.

I ask only that each of my correspondents shall send me three penny stamps to cover expenses other than the cost of the Treatment itself—I myself will pay for the latter.

"I will make satisfactory arrangements to insure the sending of each applicant's supply of my Hair Regenerating Preparation off the same day as the letter and stamps reach me. My address is John Craven-Burleigh, 182, Craven House (opposite British Museum), London, W.C."

"Cherry" (Hayward's Heath).—What makes you think we are "down on Americans"?

C. T. R. (Alexandra Park).—We might answer you in fifty-five languages, but we draw the line at Esperanto and Lloyd-Georgese.

H. W. (Thornton Heath) has invented a "door-fastening device," and ask our opinion of Frederick A. Roberts (Inventors' Broker, Patent Expert, and Consulting Engineer, 49, King William Street, E.C.), about whom we know nothing. Nor do we know what to advise him about exploiting his patent.

B. B. (Kentish Town Road) asks, "Why do the police move on a man who is honestly trying to earn his living by selling sweets or fruit outside a theatre, while at the same time they keep in order a queue of 250 persons who take up most of the pavement for two or three hours?" We should certainly be in favour of putting a stop to the obstruction of thoroughfares by playgoers. Why can't theatrical managers open their doors as soon as anyone wants to come in? We should like to see someone summon a manager for inducing a crowd to collect. We never see one of these crowds, shivering in the streets for hours and waiting for the privilege of paying to come in and see indifferent acting, without marvelling over the vanity of human desires. However, we suppose everyone has his own idea of what constitutes pleasure.

G. S. P. (London).—We do not think that Sir Thomas Whittaker can be held responsible for the present price of the brick company shares to which you refer.

M. H. (Paddington).—To make your biscuit complete, a comma should come after the last figure—and it is not there.

J. C. H. (Ryhope), W. H. D. (Nottingham), F. S. C. K. (Bristol), P. V. (Brockley), T. A. (Sunderland), S. E. H. (Camberwell), "Regular Reader" (Blackburn), F. M. (Cardiff), E. F. W. (Ilford), C. B. (Hull), A. M. (Peckham), R. W. (Shawlands Cross), E. C. C. (Brixton), H. D., R. J. W. (Camden Road), D. W. (Kensington), J. P. (Barnsbury), J. D. F. (Tufnell Park), J. W. (Brighton), R. A. (Middlesbrough), "Reader of 'John Bull'" (Rotherham), W. M. (Camberwell), J. G. C. (Stamford Hill), G. H. J. (Jermyn Street), J. P. (Mumbles), W. J. (Hornsey), R. E. V. K. (North Kensington), A. W. G. (Clapham), A. E. M. jun. (Fulham Road), E. S. J. (Brighton), E. H. D. (Shepton Mallet), J. S. (Gracechurch Street), J. C. (Manchester), Mrs. L. (Muswell Hill), R. T. (Sheerness), R. F. J. (Broughty Ferry), M. H. (Leicester), C. A. W. (Ilford), W. J. (Constitutional Club), C. S. H. (Edinburgh), G. B. (Seaforth), C. A. G. H. (Half Moon Street), T. G. (Rye), J. A. H. (Londonderry), E. H. (Hemel Hempstead), H. M. (Wandsworth Common), A. L. (Leeton), C. S. C. (Throgmorton Street), H. O. J. R. (Newcastle), W. E. M. (Camberwell), A. M. (Pontypridd), J. S. (Gracechurch Street), P. McC. (Canning Town), J. K. P. (Strand), J. B. G. (Glasgow), J. P. D. (Nottingham), E. P. O. (Enfield), Pte. R. P. (Colchester), R. B. (Pen Ow), "Chestnuts" (Pendeen), "Kelp" (Wandsworth), C. W. W. (Aldershot), N. G. (Haymarket), F. L. (Poplar), H. A. H. (Primrose Club), J. M. W. (Sunderland), P. C. J. (Edinburgh), J. C. (Brandon), W. I. (Manchester), G. R. (Penge), W. E. N. (Sheffield), J. S. G. (Nottingham), F. E. (Bank Street), H. W. P. (Baneswell), "A Scout" (Merton), J. A. H. (Brighton), C. B. (Moseley), J. E. D. (Seven Kings), J. R. (Llandudno), J. P. B. (Catford), E. R. (Cardiff), "Doncaster," G. T. (Deptford), W. J. L. G. (Upper Tooting), W. A. C. (Slough), Mrs. S. (Tooting), P. R. (Upper Richmond Road), C. R. B. (South Coldfield). Many thanks.

(We regret we are obliged to hold over a large number of replies.)

TRADE NOTES.

We suppose that as the festive season draws close upon us our wise readers are considering the matter of stocking the house with those good things that become necessities at that time. We hope no one will forget that among those good things must be a "little something" in which to toast the season, our relatives and friends. It is most likely that a great number will choose for this purpose a "wee drap" of that subtle liquid known in the vernacular as Scotch. To choose any special brand of whisky with discriminating accuracy is to the ordinary man a difficult task. Whilst claiming no special gift in this direction, but from good reports received, we should think it quite worth while to give messrs. John Somerville and Co., Ltd., Distillers, Craigmillar, Edinburgh, a trial order. They are making a special offer of 3 bottles of the finest 10 years' old Scotch whisky for 11s. post free. Six bottles will be sent for 21s. 6d., twelve bottles for 42s.; carriage paid to nearest railway station. For the convenience of Continental and Colonial purchasers, the price of this whisky in bond (f.o.b. United Kingdom ports) is 25s. per one dozen bottles, cash with order.

The "Golden Cross Hotel" is one of the most conveniently situated in London, being immediately opposite the Charing Cross Station, and in the very heart of the theatres and shopping district. It is already becoming a popular hotel with foreigners visiting this country as well as with provincials coming to town. It has been recently redecorated and refurnished, and under the able management of Mr. Lodge is achieving a reputation for its cuisine equal to that of some of the much more expensive hotels.

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There is a fascination about billiards that makes it the best evening and wet weather game ever devised. Skilled and unskilled, ladies and gentlemen, young and old, can play and enjoy it on the miniature table now so popular. This is supplied as a dining and billiard table combined, or can be fixed on top of a large table, and an ordinary room will take it comfortably. Though the table is small the billiards is the real thing, and the surroundings are those of home. The cost is so trifling, moreover, and instalments (if desired) so easy, that we should advise the reader to send at once for catalogue to E. J. Riley, Ltd., Willow Brook Billiard Works, Accrington.—[Advt.]

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8, Chesterfield Gardens, W., January 20th, 1908.

"Solspa" Co.—I suffered with Rheumatism for several years, but four bottles of "Solspa" have completely cured me.—Yours truly, F. Keen.

2, Mill Street, Osney, Oxford. January 10th, 1908.

Dear Sir,—Having derived such great benefit from your "Solspa," would like another bottle by return of post if possible, and oblige, yours, Mrs. R. Thompson.

Of all Chemists, or direct from

SOLSPA, Ltd., (Dept. 2.) 217, Old Street, London, E.C.

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Don't pay for packets and photos, but Buy by Weight, and secure all the value in the Cigarettes. All our Cigarettes are hand-made, of Pure Virginia Tobacco of the finest quality.

	¼-lb. Box Post Free.	½-lb. Box Post Free.
WELSH FLOWER	/8	3/2
CABLE'S NAVY CUT	1/10	3/6
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SWEET MALT	4/6 per 100	6/6

SAMPLE B X of 25 containing 5 cigarettes of each sort, post free, 1s.

PERCY E. CADLE & Co., Dept. A., Cigarette Factory, CARDIFF.

WHAT IS YOUR NUMBER?

See Page iii. of Cover.

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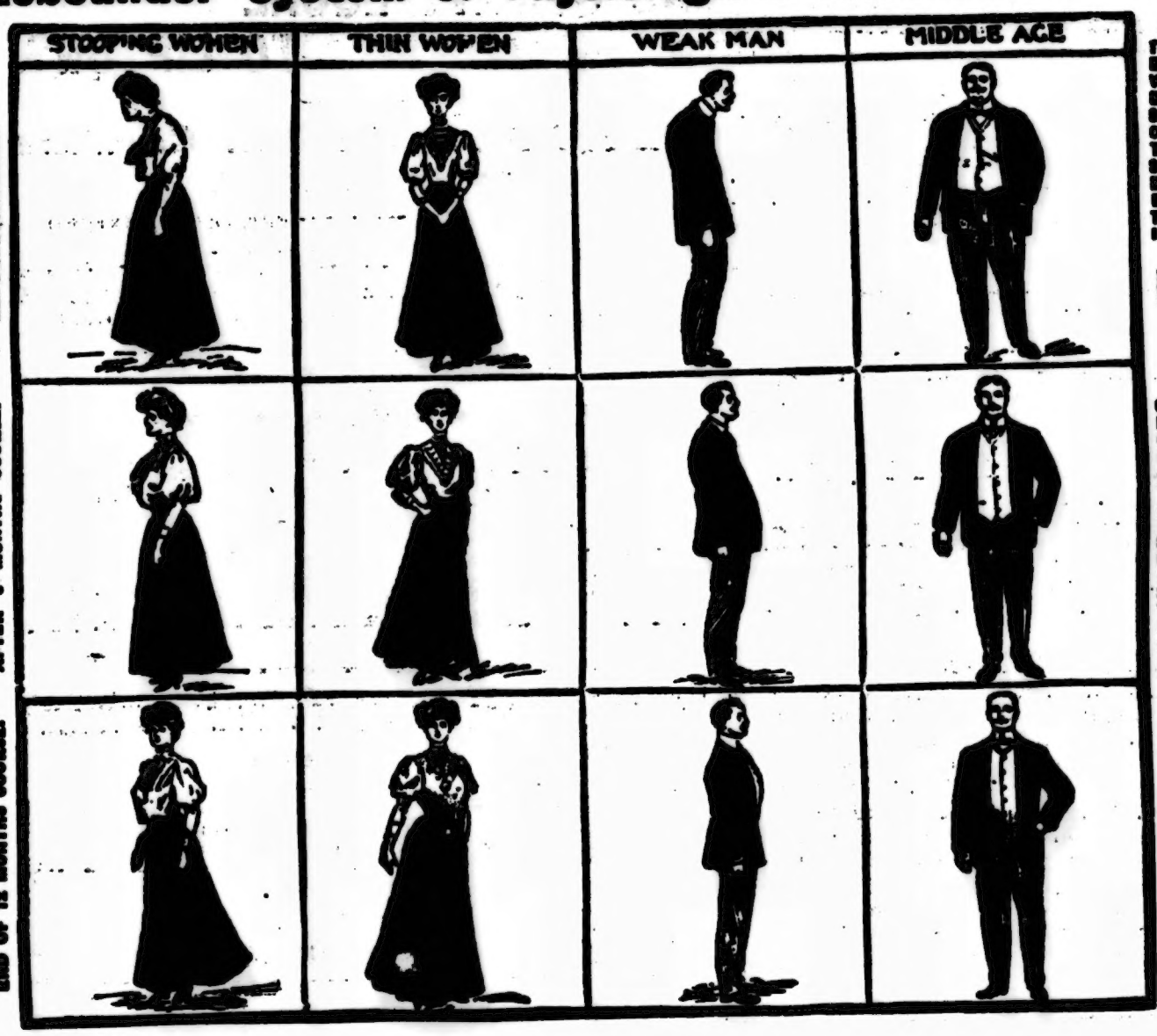

THIS ILLUSTRATES THE EFFECTS OF TRAINING BY WHICH THE INJURY CAUSED BY THE PRESENT UNNATURAL STATE OF OUR EXISTENCE CAN BE COUNTERACTED AND THE FACULTIES AND PHYSIQUE OF MAN, OR WOMAN, BECOME DEVELOPED TO AN EXTENT HARDLY CREDIBLE TO THOSE WHO KNOW NOTHING OF THE

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WRITE TO

THE HEALTH CULTURE CO., LTD.,

22, BUDGE ROW, CANNON STREET, LONDON, E.C.

RACING NOTES.

By W. Lottage.

("*Larry Lynx*" of "*The People*," and "*Magpie*" of "*The Globe.*")

Smart Worthing Tactics.

Davies' stable has been in pretty good form this year, and not unnaturally, when there is anything from Michel Grove with a big chance, the locals like to be on. Thus the Worthing bookies are, I hear, "fly" enough to protect themselves by invariably being undiscoverable on such occasions, and those who have been wanting to back Mother-in-Law and other nice winners for their small amounts have had to leave the money burning in their pockets, only to find that the "good things" have won at fair prices.

Items.

George Manser, the jockey, is quite an artist in photography.—Cabul is the most powerful little dray-horse now seen on our racecourses.—Stern, the French jockey, has won all the European Derbies, except the English.—Dafila is becoming "the Saturday horse," as is Mr. Stedall, the Saturday winning owner.—In many races nowadays the international element is so great that there is probably only one English jockey or owner represented.—The Futurity Stakes in America, the richest two-year-old race in the world, invariably gets an entry of over 1,000.—Take a horse out of his course—even if it be only a furlong—and you make his form absolutely different and unaccountable.—Maher was getting into the habit of cantering his horse to post as if he were lobbing an old hunter to a meet.—It is time we began to notice the jumping form—or, rather, those among the recruits which are beginning to show aptitude.—Although his colours have been carried very rarely indeed this season, I am pleased to say that Lord Dalmeny will, anyhow, nominate a few jumpers this winter.

Prophetic.

Sandown Park has its customary type of jumping programme, although the entries are somewhat smaller than usual. Assuming that he has not competed at Gatwick in the interim, Amabit has an unquestioned chance in the Grand Annual Handicap, although it is an open race. In his absence I should not look beyond the top weight, Simonson, whom we know is fit from flat racing. Lord Chatham, dropped in the handicap in consequence of his Newbury defeat, will about win the Ewell Steeplechase, but the "good thing" of the card is

Irish Wisdom,

who put in an excellent performance at Leicester, and who is very nicely in Saturday's Sandown Handicap Steeplechase. Perhaps the horse barely gets 3½ miles, but he will assuredly, as usual, give his backers a real good run for their money. Speculators should therefore invest each way.

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OUR WEEKLY BALLOT FOR FIFTY HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published on this page.

To each of the holders of copies of JOHN BULL of specified date bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA, in return for his (or her) using his best endeavour for one week to increase our circulation.

The following claims have been received for the issues of October 17th, 24th, and 31st:—

D. M. YOUNG, 29, Albert Drive, Pollokshields, Glasgow. (No. 1157—October 17th.
C. B. SPARROW, 11, Kingsleigh Road, Handsworth, Birmingham. (No. 129497—October 24th.)
F. STONE, 94, Copenhagen Road, Gillingham, Kent. No. 139222—October 24th.)
H. BOSTEL, Rokeby, Casemble Road, Honor Oak, S.E. (No. 209394—October 24th.)
WM. WARD, 16, Woodbridge Street, Clerkenwell, E.C. (No. 267347—October 24th.)
S. DYER, 82, Princes Road, Brighton. (No. 125596—October 31st.)
Mrs. N. LOASBY, 51, Muswood Road, Crofton Park, S.E. (No. 271328—October 31st.)

The following are the fifty numbers for our issue of November 7:—

8004; 11397; 17843; 23432; 31059; 32403; 41719; 47884; 58153; 63907; 65784; 68419; 86030; 91000; 95378; 98014; 100117; 103497; 109269; 110904; 114279; 121763; 129503; 137580; 143923; 155381; 156985; 176554; 177383; 17935[illegible]; 179[illegible]; 189232; 194383; 197209; [illegible]05741; 211861; 232844; 233352; 244441; 244639; 249687; 253367; 269385; 273440; 277621; 279528; 283007; 289015; 297367; 300004.

INITIAL, NUMBERS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, REFERRED.

THE FIFTY NUMBERS IN RESPECT OF THESE WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED JANUARY 16TH (PUBLISHED JANUARY 14TH).

"John Bull's" Great Christmas Box Scheme.

£5,000 WORTH OF PRESENTS FOR OUR READERS.

TWO PIANOS.
TWENTY BICYCLES.
ONE HUNDRED WATCHES.
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ONE HUNDRED CLOCKS.
TEN GENTLEMEN'S DRESSING BAGS.
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ONE HUNDRED CAKES.
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ONE HUNDRED BOXES OF CRYSTALLISED FRUIT.
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ONE HUNDRED TURKEYS.
ONE HUNDRED GEESE.
FIFTY BOXES OF CIGARS.
ONE HUNDRED RUBBER FOUNTAIN PENS.
ONE HUNDRED BOXES OF BROCK'S CHRISTMAS CRACKERS.

NOW, WHICH OF THESE PRESENTS WOULD YOU LIKE TO HAVE? It rests entirely with you.

One of the PIANOS will be presented to the LADY READER and one to the GENTLEMAN READER who sends us in—between now and December 15th—the greatest number of coupons.

All the rest of the Prizes will be apportioned on a similar basis amongst those who fail to secure a Piano, and ALL OTHER READERS who send in coupons in the period just mentioned. The more coupons, the more valuable the prize.

A PRIZE COMMITTEE

Consisting of the Editor and six others will apportion the gifts—their decision is to be final.

SPECIAL NOTICE TO COMPETITORS.

Readers desirous of retaining the benefit of the number on the Cover of any copy given away need simply copy such number on the back of the coupon sent in to us. There is no necessity, therefore, to cut the number out of the cover before sending or giving the copy away.

We cannot supply copies for distribution, in connection with this Scheme, as our printing presses are already heavily taxed, and it is essential that CURRENT ISSUES should be seen by PROSPECTIVE NEW READERS.

In view of the heavy work involved in the examination of claims, we shall be obliged if our readers will send in at once any coupons they may have in hand.

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To be posted to, or left at, the Publishing Offices of JOHN BULL, not later than six o'clock on the evening of December 15th.

I have sent, or handed, a copy of JOHN BULL to

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with whom *I am personally acquainted*, and have recommended him (or her) to become a regular reader of it; and in the event of my securing one of your Christmas Prizes, I am prepared, if requested by the Prize Committee, to give any further information which they may reasonably require.

Name .....

Address.....

Write distinctly. .....

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